

<i>SERFF Tracking Number:</i>	<i>AETN-127095426</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Aetna Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2011-00827</i>
<i>Company Tracking Number:</i>	<i>AETNA CA SG ALIC 070111</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.003A Small Group Only - PPO</i>
<i>Product Name:</i>	<i>CA SG 3Q11 ALIC nongrand</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Aetna Life Insurance Company		
Product Name: CA SG 3Q11 ALIC nongrand	SERFF Tr Num: AETN-127095426	State: California
TOI: H16G Group Health - Major Medical	SERFF Status: Assigned	State Tr Num: PF-2011-00827
Sub-TOI: H16G.003A Small Group Only - PPO	Co Tr Num: AETNA CA SG ALIC 070111	State Status:
Filing Type: Rate		Reviewer(s): Marsha Seeley, Sai-on Sam, Ali Zaker-Shahrak, Wayne Thomas, Karl Whitmarsh, Shelly Huang, Angela Jang
	Author: Kevin Sheehy	Disposition Date:
	Date Submitted: 04/29/2011	Disposition Status:
Implementation Date Requested: 07/01/2011		Implementation Date:

General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments: Rates filed in California only. The domicile state of Connecticut does not require filing.
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small
Group Market Type: Employer, Association	Overall Rate Impact: 4%
Filing Status Changed: 05/02/2011	
State Status Changed:	Deemer Date:
Created By: Kevin Sheehy	Submitted By: Kevin Sheehy
Corresponding Filing Tracking Number: AETNA CA SG ALIC 070111	
PPACA: Non-Grandfathered Immed Mkt Reforms	
PPACA Notes: null	
Filing Description:	
California Small Group Standard Risk rates for effective dates 7/1/11-9/30/11. Rates include adjustments to effective date factors (trend) and plan factors for 3 plans. Average quarterly increase in rates from June 2011 is 4.0%.	

Company and Contact

SERFF Tracking Number:	AETN-127095426	State:	California
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TOI:	H16G Group Health - Major Medical	Sub-TOI:	H16G.003A Small Group Only - PPO
Product Name:	CA SG 3Q11 ALIC nongrand		
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Filing Contact Information

Kevin Sheehy, Actuarial Manager	SheehyK@aetna.com
151 Farmington Ave	860-704-0710 [Phone]
Hartford, CT 06156	860-704-0710 [FAX]

Filing Company Information

Aetna Life Insurance Company	CoCode: 60054	State of Domicile: Connecticut
151 Farmington Avenue	Group Code: 1	Company Type:
Hartford, CT 06156	Group Name:	State ID Number:
(860) 273-7546 ext. [Phone]	FEIN Number: 06-6033492	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Aetna Life Insurance Company	\$0.00		

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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	2.100%
Effective Date of Last Rate Revision:	04/01/2011
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Aetna Life Insurance Company	Increase	4.000%	17.400%	\$13,886,012	48,697	\$347,150,304	67.800%	-33.700%
Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:		58,490			34,756			
Policy Holders:		31,123			17,195			

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Rate Review Details

COMPANY:

Company Name:	Aetna Life Insurance Company
HHS Issuer Id:	40733
Product Names:	Aetna Managed Choice (MC) Aetn Preferred Provider Organization (PPO)

Trend Factors: The overall California Small Group medical trend factor for the products included in this filing is 11.41%.

FORMS:

New Policy Forms:

Affected Forms:

Other Affected Forms: GR-29N, GR-9N

REQUESTED RATE CHANGE

INFORMATION:

Change Period:	Quarterly
Member Months:	1,065,676
Benefit Change:	None
Percent Change Requested:	Min: -33.7 Max: 67.8 Avg: 17.4

PRIOR RATE:

Total Earned Premium:	362,995,190.00
Total Incurred Claims:	314,254,348.00
Annual \$:	Min: 1,494.60 Max: 13,332.22 Avg: 3,808.30

REQUESTED RATE:

Projected Earned Premium:	421,333,077.00
Projected Incurred Claims:	347,080,671.00

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<i>Project Name/Number:</i>	<i>/</i>		
<i>Annual \$:</i>	<i>Min: 1,107.14 Max: 9,615.56 Avg: 4,481.55</i>		

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Cover Letter	GR-29N, GR-9N	New		3Q11 CA SG ALIC Cover Letter.pdf
	Actuarial Certification	GR-29N, GR-9N	New		3Q11 ALIC Actuarial Cert.pdf
	Independent Actuarial Certification	GR-29N, GR-9N	New		AET actuarial certification SG0711 PPO (signed).pdf



151 Farmington Avenue
Hartford, CT 06156
Fax: 860-273-9800

April 29, 2011

Ms. Marsha S. Seeley
Staff Counsel, Policy Approval Bureau
Legal Division, California Department of Insurance
45 Fremont Street – 21st Floor
San Francisco, California 94105

Subject: Aetna Life Insurance Company
California Small Employer Health Rate Filing
(Non-HIPC Products) Assembly Bill 1672
California Standard Risk Rates
Rate Filing Form: GR-96009-CA
Effective July 1, 2011 – September 30, 2011
(Group Accident and Health Insurance)

Dear Ms. Seeley:

The rate pages enclosed with this letter are being submitted for your Department’s review for approval on a “general-use” basis. These rates are intended to be in effect from July 01, 2011 through September 30, 2011.

Rate filing form GR-96009 was approved under your Department’s file No. **93-3181**. These rates have been developed to comply with **California Assembly Bill 1672 -- Small Employer Health Insurance**. Therefore, we are submitting the Standard Risk Rates for our current Aetna Indemnity, Aetna PPO, Aetna Managed Choice (MC) and Aetna Elect Choice (EC) product suites being offered to small employers (2 - 50 eligible employees) in your state.

Table 1 shows percent of change in trend from June 2011 to July 2011 by area for Aetna Managed Choice (MC) and Aetna PPO & Indemnity.

Table 1 -
Trend
Changes

MC				
	Trend	Plan Factor Changes	Combined	PPO / Indemnity
CARA01	3.0%	0.20%	3.2%	3.0%
CARA02	4.0%	-0.10%	3.9%	3.0%
CARA03	3.0%	0.10%	3.1%	3.0%
CARA04	4.0%	0.00%	4.0%	3.0%
CARA05	3.0%	0.40%	3.4%	3.0%
CARA06	3.0%	0.00%	3.0%	3.0%
CARA07	4.0%	3.20%	7.3%	3.0%
CARA08	4.0%	0.00%	4.0%	3.0%
CARA09	4.0%	0.34%	4.4%	3.0%

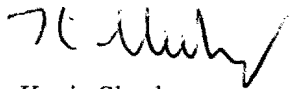
Table 2 shows the plan specific increases/decreases for the plan factor changes. The overall impact of these changes can be found in Table 1 under the "Plan Factor Changes" column.

Table 2 -			
Plan	MC		MC
Factor	\$2500	MC \$3500	\$10,000
Changes	70/50	65/50	100/50
CARA01	5.0%	-9.0%	0.0%
CARA02	0.0%	-5.0%	0.0%
CARA03	2.0%	-5.0%	0.0%
CARA04	0.0%	-5.0%	0.0%
CARA05	7.0%	-7.0%	0.0%
CARA06	0.0%	-8.0%	0.0%
CARA07	7.0%	-5.0%	10.0%
CARA08	0.0%	-5.0%	0.0%
CARA09	7.0%	-5.0%	0.0%

The Standard Risk Rates assume a Risk Adjustment Factor of 1.00. Actual billing rates may vary based on a Risk Adjustment Factor within the band of 0.90 to 1.10. Final member rates will be rounded to the whole dollar before billing.

If you should have any questions please contact me at 860-704-0710.

Sincerely,



Kevin Sheehy
Actuarial Manager II
Aetna, Inc.

Actuarial Certification
Aetna Life Insurance Company

I hereby certify that to the best of my knowledge and judgment this rate filing is in compliance with the applicable laws and regulations of the state of California. I also assert that the benefits are reasonable in relation to the premiums, and that the calculations were based on my best estimate of the future experience. I further attest that to the best of my knowledge the rates are not excessive, inadequate or unfairly discriminatory.



Name: Robert P. Carver, F.S.A., M.A.A.A.

Date: April 14, 2011

Telephone No. (925) 948-4851



Aetna Small Group PPO Medical 7/1/2011 Rate Filing Certification

Prepared for:
AETNA

Prepared by:
Milliman, Inc.

Susan E. Pantely
FSA, MAAA

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ACTUARIAL MEMORANDUM

AETNA LIFE INSURANCE COMPANY – SMALL GROUP PPO MEDICAL POLICY FILING

Qualifications

I, Susan E. Pantely, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This actuarial certification is prepared on behalf of Aetna Life Insurance Company (the “Company”) to comply with California Insurance Code section 10181.6 (b) (2).

I am affiliated with Milliman, Inc. (“Milliman”) an independent actuarial consulting firm that is not affiliated with, nor a subsidiary, nor in any way owned or controlled by a health plan, health insurer or a trade association of health plans or insurers.

Scope

As a consulting actuary with Milliman, I have written this actuarial memorandum at the request of the Company to discuss the rate filing for its Small Group PPO Medical policies. Aetna staff performed the majority of the analysis and I reviewed the work product. The proposed rates included in this filing will be effective for new and existing members enrolling or renewing on or after July 1, 2011. Rates are guaranteed for 12 months following the effective date or renewal date.

This statement of opinion complies with the Actuarial Standards of Practice 8 and 41, promulgated by the Actuarial Standards Board.

Reliance

I have relied on information provided by Mr. Kevin Sheehy, Actuarial Manager II at the Company. While I reviewed the information for reasonableness, I did not audit the underlying data for correctness. **Appendix A** contains a Statement Regarding Accuracy and Completeness of the Underlying Data Sources provided to me as part of my review, and forms a part of this opinion.

Testing Procedures

As part of my review, I followed the testing procedures outlined in **Appendix B**.

Opinion – Actuarially Sound in the Aggregate

In my opinion, the proposed premium rates are actuarially sound in the aggregate because the premium rates for small group PPO business in California, including reinsurance recoveries, expected reinsurance recoveries, governmental risk adjustment cash flows, and investment income are adequate to provide for all expected health benefit costs, settlement costs, marketing and administrative expenses, and cost of required capital as provided to me by the Company.

Opinion – Reasonable Premium Rate Increases

In my opinion, the proposed premium rate increases are reasonable. I based my opinion of reasonable rate increases on the factors below. The factors I considered were specifically required in Section A of the SB 1163 Draft Guidance, titled “Unreasonable Rate Increases.” The order of discussion below follows the order of factors listed in Section A of the SB 1163 Draft Guidance. The assumptions, data used and other relevant information used in the rating filing development are included in **Appendix C**.

1. The projected medical loss ratio meets the federal medical loss ratio standard in the market segment.

Appendix C-1 contains the projected federal medical loss ratio for Aetna’s Small Group PPO Medical. The projected federal medical loss ratio is 85.9% based on the ratio of projected incurred claims divided by projected revenue. Projected incurred claims and projected revenue have been adjusted by allowable administrative expenses (added to incurred claims) and excludable taxes (subtracted from revenue).

2. The assumptions on which the rate increase is based are supported by substantial evidence of anticipated claims costs trends.

A description of the development of the proposed annual rate increases for July 1, 2011 can be found in **Appendix C-2**.

3. The choice of assumptions relating to unit cost increases, per capita utilization increases, and other assumptions, is reasonable. A summary of anticipated claim cost trends by service category is shown as **Appendix C-3**.
4. The proposed rates result in rates between insured within similar risk categories that are permissible under applicable California law, and the premium differences correspond to differences in expected claims costs between allowable risk classes.
5. The proposed rate increases are justified by credible experience data and anticipated changes in unit costs.

Appendix C-4 shows member months, incurred claims, and premiums for the time period 1/1/2009 – 12/31/2010.

Factors Reviewed, but not Considered

Section A of the SB 1163 Draft Guidance also listed the following items to review. I did not consider them in forming my opinion of a reasonable rate increase.

6. The company’s rate of return, evaluated on a return-on-equity basis, for the prior three years and anticipated rate of return for the following year.

The company’s rate of return, for the entirety of the Aetna Life Insurance Company, over the past three years has been as follows:

- 2008 27.2%
- 2009 20.5%
- 2010 26.4%

In addition, the Company anticipates a rate of return of 24.8% in 2011.

The calculation of the rate of return is based on net income divided by the average capital and surplus, and was provided by Aetna.

7. The company’s employee and executive compensation.

The employee and executive compensation is part of the overall administrative expense assumed in the premium development. I did not review the compensation levels of the staff or executives and offer no opinion on the appropriateness of the compensation levels.

8. The degree to which the rate increase exceeds the rate of medical cost inflation index.

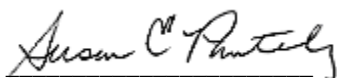
An average annual premium rate increase of 17.4% formed the basis for a quarterly rate increase of 4.0% proposed in the July 1 filings. The proposed 17.4% annual premium rate increase is greater than the medical care component of the CPI for 2010 of 3.4%.

While the proposed rate increase is larger than the medical costs index, material differences between the two measures provide an explanation as to the reasonability of the rate increase. The medical component of the CPI measure prices inflation at the retail level. That is, it measures the prices paid for a fixed market basket of medical goods and services. The medical CPI is a retrospective measure and does not account for expected future spending, which is the basis for premium rate setting.

The following are examples of factors that are included in the premium rate increase that are not included in the CPI measure:

- Increased per capita utilization of services
- Cost for new technologies
- Changes in provider practice patterns or the intensity of the service being provided
- Changes in enrollment mix
- New mandated benefits
- Adverse selection
- Deductible leveraging effect
- Changes in provider mix and negotiated provider payment arrangement

Respectfully Submitted,



Susan E. Pantely, FSA, MAAA
Member of the American Academy of Actuaries
April 29, 2011

**APPENDIX A
STATEMENT REGARDING ACCURACY AND COMPLETENESS
OF THE UNDERLYING DATA SOURCES**

Items Relied upon During Testing by Milliman:

- Illustration of federal loss ratio calculations (Appendix C-1)
- Description of methodology used to develop the target premium rate increase for 3Q2011 (Appendix C-2)
- Spreadsheet showing the development of claim cost trends (Appendix C-3)
- Experience data summary for time periods 1/1/2009 – 12/31/2010 (Appendix C-4)

The sources identified above were relied upon by Milliman, Inc. in preparing this statement of actuarial opinion.

I, Kevin Sheehy, hereby affirm that the data sources identified above, and attached to this statement, were prepared under my direction, and to the best of my knowledge are accurate and complete unless otherwise noted below.

4/29/11 Kevin Sheehy
Date Signature

APPENDIX B

DESCRIPTION OF TESTING PROCEDURES

Under my direction, we reviewed the premium rate development process performed by Aetna including:

1. Reviewed claims costs trend rates and development of anticipated unit cost and utilization increases.
2. Reviewed methodology of premium, loss ratio, and claim cost projections.
3. Reviewed proposed rate increase based on comparison of projected loss ratio to target loss ratio.
4. Reviewed Aetna recommended rate increases compared to arithmetically derived rate increases.

APPENDIX C-1 PROJECTED MEDICAL LOSS RATIO

The following exhibit shows the projected federal medical loss ratio for Small Group PPO medical policies.

AETNA LIFE INSURANCE COMPANY			
MEDICAL LOSS RATIO PROJECTION: 7/1/11-6/30/2012			
PPO			
	PPACA	ACA Adjustments	ACA-Adjusted
Member Months	1,128,180		1,128,180
Claims	347,080,671	3,791,998	350,872,668
Premium	421,333,077	(12,977,059)	408,356,018
MLR	82.4%	Compliance Test:	85.9%
	Allowable Administrative Costs:	0.90%	
	Excludable Taxes:	3.08%	

APPENDIX C-2

DEVELOPMENT OF ANNUAL RATE INCREASE PERCENTAGE

We reviewed the output of Aetna's pricing model for reasonableness. The model generates various scenario projections over several years.

The following is a description of the process:

1. The pricing model uses the prior history including membership, premium, claims and rate changes and then projects future claim levels based on 12 month experience period and a best estimate of future trend levels.
2. Membership is summarized at Date of Service and Renewal month. Future membership is projected to be equal to the most recent current actual membership. For the 3Q11 pricing, the most current actual membership was December 2010.
3. Premiums are summarized at Date of Service and Renewal month. Projected premium is based on the annual rate increases. For the 3Q11 pricing, the most current actual premium was December 2010.
4. Claims are normalized for benefit plan, age, area, and group size. The average PMPM for the experience period is projected to each month in the projection period by applying the cumulative trend factors to the average normalized PMPM.
5. The projected average normalized PMPM is compared to the projected premium. The final rate increase is based on the rate increase that results in the projected medical loss ratio being equal to the target medical loss ratio.

This scenario model is difficult to summarize step by step within this certification. However, using the results of the projections, we created a step by step rating build-up for Rating Area 1. The following table shows this step by step rating build-up:

Aetna Life Insurance Company
3Q2011 Small Group MC/PPO
Alternate Rate Development Illustration
 California Rating Area 1 (San Diego)

Experience Period 10/1/09 - 9/30/10

Rating Period 7/1/11 - 9/30/12

		<u>MC</u>	<u>PPO</u>	<u>MC/PPO</u>
1	Member Months	226,561	3,124	229,685
2	Earned Premium	\$64,820,668	\$1,583,623	\$66,404,292
3	Estimate Incurred Claims	\$50,990,821	\$1,012,164	\$52,002,984
4	Current Loss Ratio	78.7%	63.9%	78.3%
5	Current Claims PMPM	\$225.06	\$324.00	\$226.41
6	Midpoint of Experience Period	04/01/10	04/01/10	04/01/10
7	Experience Period Premium PMPM at 6/30/11 Rate Level	\$353.58	\$699.32	\$358.28
8	Annual Claims Trend	12.9%	12.9%	12.9%
9	Months of Trend between Midpoints	22.5	22.5	22.5
10	Midpoint of Rating Period	2/15/2012	2/15/2012	2/15/2012
11	Cumulative Trend	1.2563	1.2563	1.2563
12	Rating Period claims PMPM	\$282.75	\$407.03	\$284.44
13	Target Rating Period Loss Ratio	78.0%	78.0%	78.0%
14	Required Premium PMPM	\$362.49	\$521.84	\$364.66
15	Required Rate Change	1.025	0.746	1.018
16	Requested Rate Change **	1.032	1.030	1.032
17	Expected Rating Period Loss Ratio	79.2%	60.2%	79.0%

** MC Proposed Rate Change includes 3% Trend adjustment and 0.2% impact of benefit plan resloping.

APPENDIX C-3 CLAIM COST TRENDS

Aetna analyzed 48 months of experience data for incurred claims and membership from January 2007 to December 2010 to develop the assumption used for unit cost and utilization trend. The following exhibit shows the assumptions used for claim cost and utilization trend for Small Group PPO.

AETNA LIFE INSURANCE COMPANY ANTICIPATED TRENDS IN CALIFORNIA: PPO 2011/2010			
Benefit Category	Trend - Unit Cost	Trend - Utilization	Total Trend
Hospital Inpatient	9.9%	2.5%	12.6%
Hospital Outpatient	9.7%	4.4%	14.5%
Physician Services	7.5%	2.1%	9.8%
Laboratory	7.3%	2.1%	9.6%
Radiology	8.9%	2.2%	11.3%
Pharmacy & Other Ancillary Services	8.6%	2.8%	11.6%
Total			11.8%

APPENDIX C-4 EXPERIENCE VOLUME

The following exhibit shows member months, incurred claims, earned premium, and loss ratio for California Small Group PPO for the time period 1/1/2009 – 12/31/2010.

AETNA LIFE INSURANCE COMPANY EXPERIENCE: CALIFORNIA PPO 1/1/2009 - 12/31/2010

<u>Period</u>	<u>Member Months</u>	<u>Incurred Claims</u>	<u>Earned Premium</u>	<u>Loss Ratio</u>
1Q09	56,113	49,177,573	52,694,471	93.3%
2Q09	59,562	53,631,123	57,066,162	94.0%
3Q09	71,158	60,395,426	64,280,609	94.0%
4Q09	76,405	62,393,366	68,461,116	91.1%
1Q10	85,150	68,297,993	75,834,134	90.1%
2Q10	91,743	73,662,884	82,516,303	89.3%
3Q10	97,753	76,291,690	88,618,167	86.1%
4Q10	96,679	74,270,453	87,855,006	84.5%
Total 2009	789,714	225,597,488	242,502,358	93.0%
Total 2010	1,113,975	292,523,020	334,823,611	87.4%

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Product Name:	CA SG 3Q11 ALIC nongrand		
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Supporting Document Schedules

	Item Status:	Status
		Date:

Satisfied - Item: Filing Cover Sheet

Comments:

Attachment:

3Q11 Filing Cover Sheet signed.pdf

	Item Status:	Status
		Date:

Satisfied - Item: Document Submission Formset

Comments:

Attachment:

3Q11 CA Document Submission Formset.pdf

	Item Status:	Status
		Date:

Satisfied - Item: Rating Plans

Comments:

Rates comply with provisions of Insurance Code section 10717.

Attachment:

3Q11 CA PPO Tabular Rate Sheets.pdf

	Item Status:	Status
		Date:

Bypassed - Item: Third Party Authorization

Bypass Reason: Rates are not submitted by third party.

Comments:

	Item Status:	Status
		Date:

Satisfied - Item: CA Rate Filing Form

Comments:

SERFF Tracking Number: AETN-127095426 State: California
Filing Company: Aetna Life Insurance Company State Tracking Number: PF-2011-00827
Company Tracking Number: AETNA CA SG ALIC 070111
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003A Small Group Only - PPO
Product Name: CA SG 3Q11 ALIC nongrand
Project Name/Number: /

Attachments:

3Q11 ALIC CA Rate Filing Form (4-11).pdf
3Q11 CA PPO Rate Filing Form (Q.10 Rate Compare).pdf

Item Status:

**Status
Date:**

Satisfied - Item: CA Rate Filing Form Spreadsheet

Comments:

Attachment:

3Q11 CA ALIC RATE FILING SPREADSHEET #648862.pdf

Item Status:

**Status
Date:**

Satisfied - Item: California Plain-Language Rate
Filing Description

Comments:

Attachment:

3Q11 CA ALIC PLAIN-LANGUAGE FILING DESCRIPTION #663344 (2).pdf

Item Status:

**Status
Date:**

Satisfied - Item: California Plain-Language
Spreadsheet

Comments:

Attachment:

3Q11 CA ALIC PLAIN LANGUAGE SPREADSHEET #648742 (2).pdf

CALIFORNIA DEPARTMENT OF INSURANCE

Reset Form

FILING COVER SHEET
for
FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulations §2205.)

TO: State of California Department of Insurance Policy Approval Bureau 45 Fremont Street San Francisco, CA 94105	FROM: (Official Insurer Name): Aetna Life Insurance Company
	Submitter and Complete Mailing Address: Kevin Sheehy, 133 Valley Drive, Middletown, CT 06457
	Submission Date: 4/1/11

1. IDENTIFYING FORM NUMBER(S): GR-96009-CA
[The form number(s) of one or more of the documents submitted by which the filing can be identified. §2205(a)]

2. DOCUMENT CLASS [The subdivision of 10 CCR §2202(a) which best describes the forms submitted. (§2205(b))

Generic Description and Definition Citation	Check Below		Generic Description and Definition Citation	Check Below
Health Insurance [Hospital, medical, surgical insurance, expense-incurred or indemnity. §2202(a)(1)]			Credit Life and Disability [§2202(a)(6)]	
Group and Blanket Life and Non-health Disability [(§2202(a)(2))]			Supplemental Life Benefits [§2202(a)(7)]	
Individual Disability, Non-health [§2202(a)(3)]			Variable Life and Annuities [§2202(a)(8)]	
Medicare Supplement [§2202(a)(4)]			Fraternal [Non-health Disability. §2202(a)(9)]	
Long-Term Care [§2202(a)(5)]			Unclassified [§2202(a)(11)]	
* Describe briefly (documents other than those described above may have to be filed with other Department Bureaus; see §2206): Small Group Rates effective July 1, 2011 through September 30, 2011.				

3. GROUP AND/OR INDIVIDUAL [Are the forms group, individual or used in both contexts? §2205(b)]

Group Only:	<input checked="" type="checkbox"/>	Individual Only:	<input type="checkbox"/>	Group and Individual:	<input type="checkbox"/>
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4. EMPLOYER SIZE (Employer Health Insurance Only) [Where the forms submitted provide health coverage through employment, the minimum and the maximum sizes of the employers in terms of number of employees §2205(c)]

2 to 50 Employees:	<input checked="" type="checkbox"/>	Over 50 Employees:	<input type="checkbox"/>	All Employers:	<input type="checkbox"/>
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5. REPLACES PREVIOUSLY-APPROVED DOCUMENT(S)? [Do any documents replace previously-approved documents. §2205(d)]

No

6. FINAL PRINT FORM? [List those documents NOT in the final printed form in which they will be issued to insureds §2205(e)]

<u>Document(s)</u>	<u>Document(s)</u>

7. TYPE OF DOCUMENT WITH WHICH IT WILL BE USED [For each document (such as a rider) which is designed to be used with another document not included in the filing, a statement of the document class with which it is to be used. §2205(f)]

<u>Document Form Number</u>	<u>Document Class (from Item 2, above)</u>

8. Master Policy Form Number and Approval Date: _____
[Where a certificate is submitted for use with a previously approved “group” document, the form number and the filing or approval date of the previously approved group document. §2205(g)]

9. IF ABOVE INFORMATION CANNOT BE FURNISHED, EXPLAIN WHY. [If the submitter is unable to furnish the information requested above, explain why. §2205(h)]

Rate Filing only.

10. REMARKS AND ADDITIONAL INFORMATION (Attach additional sheets if necessary):

SUBMITTER’S SIGNATURE AND TITLE: JCF. Muly, Actuarial Manager II

CALIFORNIA DOCUMENT SUBMISSION FORMSET

Reset Form

California Insurer Number: 0003 (NOT NAIC Number)		FOR DEPARTMENT USE ONLY		
Official Insurer Name: Aetna Life Insurance Company		Our File #	Fee Code:	
Submitter and Complete Mailing Address: Aetna Kevin Sheehy 133 Valley Drive Middletown, CT 06457		Reviewer:		
Submission Date: 4/1/2011		Dept Action Date:		
Document Form Number	Doc Type ("Policy," etc)	Document Coverage	Department Action	Fee
1 GR-96009-CA	Rates			
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
INSTRUCTIONS: Complete the part of the form to the left of the double vertical line. Enter one document to a numbered line. Use additional formsets if necessary. Be accurate - the copy of this form that we return to you will be your only record of our action on your submission. THIS IS NOT A BILL - DO NOT PAY. YOU WILL RECEIVE A SEPARATE FILING FEE INVOICE SHORTLY; REMIT FEES ONLY WITH THAT INVOICE.				Total \$ Cont'd on ___ pages

DSF 1.35

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 1 - San Diego

Family Size Category	Age Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
		Deductible \$250/\$250	Deductible \$250/\$250	Deductible \$500/\$500	Deductible \$1000	Deductible \$750	Deductible \$1000/\$1000	Deductible \$2000/\$2000	Deductible \$2500	Deductible \$3500	Deductible \$10,000	Deductible \$3000/\$3000	Deductible \$2000	Deductible \$3500	Deductible \$3000	Deductible \$5000	Deductible \$500/\$500	Deductible \$500
		Coinurance 90/70%	Coinurance 80/60%	Coinurance 80/60%	Coinurance 70/50%	Coinurance 80/50%	Coinurance \$5000/\$10,000	Coinurance \$2000/\$2000	Coinurance 75/50%	Coinurance 65/50%	Coinurance 100/50%	Coinurance \$3000/\$3000	Coinurance 80/50%	Coinurance 80/50%	Coinurance 80/50%	Coinurance 80/50%	Coinurance 90/70%	Coinurance 80%
		Coinurance Max \$3000/\$6000	Coinurance Max \$3500/\$7000	Coinurance Max \$4000/\$8000	Coinurance Max \$5000/\$10,000	Coinurance Max \$5000/\$10,000	Coinurance Max \$5000/\$10,000	Coinurance Max \$5000/\$10,000	Coinurance Max \$5000/\$10,000	Coinurance Max \$5000/\$10,000	Coinurance Max \$0/unlimited	Coinurance Max \$2500/\$5000	Coinurance Max \$3500/\$7000	Coinurance Max \$2000/\$4000	Coinurance Max \$1500/\$3000	Coinurance Max \$2000/\$4000	Coinurance Max \$4000/\$8000	Coinurance Max \$3500
		Pharmacy \$10/\$25/\$50	Pharmacy \$15/\$40/\$50	Pharmacy \$15/\$40/\$50	Pharmacy \$15/\$40/\$50	Pharmacy \$15/\$40/\$50	Pharmacy \$15/\$40/\$50	Pharmacy \$15/\$40/\$50	Pharmacy \$20/\$40/\$70	Pharmacy \$20/\$40/\$70	Pharmacy \$20/\$40/\$70	Pharmacy \$20/\$40/\$70	Pharmacy \$20/\$40/\$70	Pharmacy \$20/\$40/\$70	Pharmacy \$20/\$40/\$70	Pharmacy \$20/\$40/\$70	Pharmacy \$15/\$40/\$50	Pharmacy \$10/\$25/\$50
Employee	Under 30	\$499.47	\$424.72	\$366.38	\$269.76	\$279.74	\$275.45	\$251.62	\$193.12	\$168.29	\$147.44	\$239.73	\$199.39	\$164.66	\$218.89	\$196.12	\$837.36	\$1,035.88
	30-39	\$652.38	\$554.74	\$478.54	\$352.34	\$365.38	\$359.78	\$328.65	\$252.24	\$219.81	\$192.58	\$313.12	\$260.43	\$215.07	\$285.90	\$256.16	\$1,008.94	\$1,248.14
	40-49	\$792.43	\$673.84	\$581.28	\$427.99	\$443.82	\$437.01	\$399.21	\$306.39	\$267.00	\$233.92	\$380.34	\$316.34	\$261.24	\$347.28	\$311.15	\$1,140.10	\$1,410.40
	50-54	\$1,043.81	\$887.60	\$765.68	\$563.76	\$584.61	\$575.65	\$525.85	\$403.59	\$351.70	\$308.13	\$501.00	\$416.69	\$344.11	\$457.45	\$409.86	\$1,584.02	\$1,959.56
	55-59	\$1,409.08	\$1,198.20	\$1,033.61	\$761.03	\$789.19	\$777.09	\$709.86	\$544.82	\$474.77	\$415.95	\$676.31	\$562.51	\$464.53	\$617.52	\$553.28	\$1,947.18	\$2,408.82
	60-64	\$1,848.61	\$1,571.95	\$1,356.02	\$998.42	\$1,035.36	\$1,019.48	\$931.28	\$714.76	\$622.87	\$545.70	\$887.27	\$737.97	\$609.43	\$810.14	\$725.87	\$2,481.84	\$3,070.23
	65+ MP	\$1,315.23	\$1,118.39	\$964.77	\$710.34	\$736.62	\$725.33	\$662.58	\$508.53	\$443.15	\$388.25	\$631.27	\$525.04	\$433.59	\$576.39	\$516.43	\$1,823.93	\$2,256.35
	65+ MS	\$2,183.65	\$1,856.84	\$1,601.79	\$1,179.37	\$1,223.00	\$1,204.25	\$1,100.06	\$844.31	\$735.75	\$644.60	\$1,048.08	\$871.72	\$719.88	\$956.97	\$857.42	\$3,682.49	\$4,555.53
Employee and Spouse	Under 30	\$1,402.59	\$1,192.68	\$1,028.85	\$757.53	\$785.55	\$773.51	\$706.59	\$542.31	\$472.58	\$414.03	\$673.20	\$559.92	\$462.39	\$614.68	\$550.74	\$2,046.65	\$2,531.87
	30-39	\$1,630.92	\$1,386.84	\$1,196.34	\$880.84	\$913.44	\$899.43	\$821.61	\$630.59	\$549.52	\$481.44	\$782.79	\$651.07	\$537.67	\$714.74	\$640.39	\$2,285.57	\$2,827.43
	40-49	\$1,630.92	\$1,386.84	\$1,196.34	\$880.85	\$913.43	\$899.42	\$821.62	\$630.59	\$549.52	\$481.44	\$782.79	\$651.07	\$537.66	\$714.74	\$640.39	\$2,555.67	\$3,161.57
	50-54	\$2,381.13	\$2,024.78	\$1,746.65	\$1,286.04	\$1,333.61	\$1,313.16	\$1,199.56	\$920.66	\$802.29	\$702.90	\$1,142.87	\$950.55	\$784.98	\$1,043.52	\$934.97	\$3,168.67	\$3,919.89
	55-59	\$2,935.63	\$2,496.29	\$2,153.39	\$1,585.51	\$1,644.17	\$1,618.96	\$1,478.90	\$1,135.06	\$989.12	\$866.58	\$1,409.01	\$1,171.91	\$967.79	\$1,286.52	\$1,152.69	\$3,750.39	\$4,639.53
	60-64	\$3,633.08	\$3,089.36	\$2,664.99	\$1,962.20	\$2,034.79	\$2,003.59	\$1,830.25	\$1,404.72	\$1,224.12	\$1,072.46	\$1,743.76	\$1,450.34	\$1,197.71	\$1,592.17	\$1,426.55	\$4,664.62	\$5,770.50
	65+ MP	\$2,630.48	\$2,236.80	\$1,929.56	\$1,420.70	\$1,473.26	\$1,450.67	\$1,325.17	\$1,017.07	\$886.31	\$776.50	\$1,262.55	\$1,050.09	\$867.19	\$1,152.79	\$1,032.87	\$3,647.76	\$4,512.58
	65+ MS	\$5,117.68	\$4,351.77	\$3,754.01	\$2,764.02	\$2,866.27	\$2,822.32	\$2,578.15	\$1,978.75	\$1,724.33	\$1,510.70	\$2,456.32	\$2,042.99	\$1,687.14	\$2,242.79	\$2,009.49	\$6,077.58	\$7,518.44
Employee and Dependents	Under 30	\$1,239.51	\$1,054.01	\$909.23	\$669.45	\$694.22	\$683.57	\$624.43	\$479.26	\$417.64	\$365.89	\$594.93	\$494.82	\$408.63	\$543.21	\$486.70	\$1,999.90	\$2,474.03
	30-39	\$1,369.96	\$1,164.92	\$1,004.91	\$739.90	\$767.28	\$755.51	\$690.15	\$529.69	\$461.59	\$404.40	\$657.53	\$546.89	\$451.63	\$600.37	\$537.92	\$2,219.32	\$2,745.47
	40-49	\$1,337.34	\$1,137.20	\$980.99	\$722.29	\$749.01	\$737.52	\$673.72	\$517.08	\$450.60	\$394.77	\$641.88	\$533.87	\$440.88	\$586.08	\$525.11	\$2,319.74	\$2,869.70
	50-54	\$1,565.67	\$1,331.36	\$1,148.48	\$845.61	\$876.89	\$863.45	\$788.75	\$605.37	\$527.53	\$462.18	\$751.48	\$625.02	\$516.15	\$686.15	\$614.77	\$2,515.24	\$3,111.56
	55-59	\$1,718.95	\$1,461.70	\$1,260.91	\$928.39	\$962.74	\$947.98	\$865.96	\$664.63	\$579.18	\$507.42	\$825.04	\$686.21	\$566.68	\$753.32	\$674.95	\$2,735.22	\$3,383.69
	60-64	\$2,275.80	\$1,935.21	\$1,669.38	\$1,229.14	\$1,274.62	\$1,255.07	\$1,146.49	\$879.93	\$766.81	\$671.80	\$1,092.31	\$908.51	\$750.26	\$997.36	\$893.61	\$3,397.35	\$4,202.79
	65+ MP	\$1,714.68	\$1,458.06	\$1,257.78	\$926.08	\$960.34	\$945.62	\$863.81	\$662.98	\$577.74	\$506.16	\$822.99	\$684.50	\$565.28	\$751.45	\$673.28	\$2,833.76	\$3,505.59
	65+ MS	\$2,583.15	\$2,196.55	\$1,894.84	\$1,395.14	\$1,446.75	\$1,424.57	\$1,301.32	\$998.78	\$870.36	\$762.53	\$1,239.83	\$1,031.20	\$851.58	\$1,132.05	\$1,014.29	\$4,695.55	\$5,808.77
Family	Under 30	\$1,761.39	\$1,497.78	\$1,292.05	\$951.31	\$986.51	\$971.38	\$887.34	\$681.04	\$593.48	\$519.95	\$845.41	\$703.15	\$580.68	\$771.92	\$691.62	\$3,209.19	\$3,970.02
	30-39	\$2,022.33	\$1,719.67	\$1,483.45	\$1,092.24	\$1,132.66	\$1,115.29	\$1,018.80	\$781.93	\$681.40	\$596.98	\$970.66	\$807.32	\$666.70	\$886.28	\$794.08	\$3,495.95	\$4,324.76
	40-49	\$2,120.19	\$1,802.89	\$1,555.24	\$1,145.10	\$1,187.46	\$1,169.25	\$1,068.10	\$819.77	\$714.37	\$625.86	\$1,017.62	\$846.39	\$698.96	\$929.16	\$832.50	\$3,735.30	\$4,620.87
	50-54	\$2,707.32	\$2,302.15	\$1,985.93	\$1,462.21	\$1,516.30	\$1,493.05	\$1,363.88	\$1,046.78	\$912.20	\$799.19	\$1,299.43	\$1,080.77	\$892.52	\$1,186.47	\$1,063.05	\$4,099.89	\$5,071.89
	55-59	\$2,958.12	\$2,515.41	\$2,169.89	\$1,597.65	\$1,656.76	\$1,631.36	\$1,490.22	\$1,143.75	\$996.70	\$873.21	\$1,419.80	\$1,180.89	\$975.20	\$1,296.38	\$1,161.52	\$4,538.43	\$5,614.40
	60-64	\$3,993.45	\$3,395.80	\$2,929.34	\$2,156.83	\$2,236.63	\$2,202.33	\$2,011.80	\$1,544.06	\$1,345.55	\$1,178.84	\$1,916.73	\$1,594.20	\$1,316.52	\$1,750.10	\$1,568.06	\$5,580.13	\$6,903.06
	65+ MP	\$3,030.00	\$2,576.53	\$2,222.62	\$1,636.48	\$1,697.02	\$1,671.00	\$1,526.44	\$1,171.55	\$1,020.92	\$894.44	\$1,454.31	\$1,209.58	\$998.90	\$1,327.88	\$1,189.75	\$4,658.55	\$5,763.00
	65+ MS	\$5,166.27	\$4,393.08	\$3,789.65	\$2,790.26	\$2,893.48	\$2,849.12	\$2,602.62	\$1,997.54	\$1,740.70	\$1,525.05	\$2,479.64	\$2,062.39	\$1,703.16	\$2,264.08	\$2,028.56	\$7,090.64	\$8,771.68

* Indemnity Only

PPO and Indemnity Only (no MC)

Family Size	Age	Category																	
			MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
			Deductible 90/70%	Deductible 80/60%	Deductible 80/60%	Deductible 70/50%	Deductible 80/50%	Deductible 80/50%	Deductible 80/50%	Deductible 75/50%	Deductible 65/50%	Deductible 100/50%	Deductible 90/50%	Deductible 80/50%	Deductible 80/50%	Deductible 80/50%	Deductible 80/50%	Deductible 90/70%	Deductible 80%
			Coinurance Max Pharmacy	Coinurance Max Pharmacy	Coinurance Max Pharmacy	Coinurance Max Pharmacy	Coinurance Max Pharmacy	Coinurance Max Pharmacy	Coinurance Max Pharmacy	Coinurance Max Pharmacy	Coinurance Max Pharmacy	Coinurance Max Pharmacy	Coinurance Max Pharmacy	Coinurance Max Pharmacy	Coinurance Max Pharmacy	Coinurance Max Pharmacy	Coinurance Max Pharmacy	Coinurance Max Pharmacy	Coinurance Max Pharmacy
Employee	Under 30		\$575.03	\$488.98	\$421.81	\$310.58	\$322.06	\$317.12	\$289.68	\$234.74	\$202.26	\$169.74	\$275.99	\$229.56	\$189.58	\$252.01	\$225.79	\$1,387.74	\$1,716.76
	30-39		\$751.07	\$638.68	\$550.94	\$405.66	\$420.66	\$414.20	\$378.36	\$306.60	\$264.18	\$221.70	\$360.48	\$299.84	\$247.62	\$329.16	\$294.91	\$1,672.10	\$2,068.54
	40-49		\$912.31	\$775.79	\$669.22	\$492.75	\$510.96	\$503.13	\$459.59	\$372.43	\$320.90	\$269.30	\$437.87	\$364.21	\$300.78	\$399.83	\$358.23	\$1,889.47	\$2,337.44
	50-54		\$1,201.72	\$1,021.89	\$881.52	\$649.06	\$673.06	\$662.73	\$605.39	\$490.57	\$422.69	\$354.73	\$576.78	\$479.74	\$396.19	\$526.66	\$471.87	\$2,625.16	\$3,247.56
	55-59		\$1,622.24	\$1,379.48	\$1,189.99	\$876.19	\$908.58	\$894.64	\$817.23	\$662.24	\$570.61	\$478.86	\$778.61	\$647.62	\$534.83	\$710.96	\$636.99	\$3,227.03	\$3,992.13
	60-64		\$2,128.27	\$1,809.78	\$1,561.18	\$1,149.50	\$1,191.99	\$1,173.71	\$1,072.15	\$868.81	\$748.59	\$628.23	\$1,021.48	\$849.63	\$701.66	\$932.72	\$835.68	\$4,113.10	\$5,088.27
	65+ MP		\$1,514.19	\$1,287.60	\$1,110.73	\$817.83	\$848.06	\$835.05	\$762.80	\$618.13	\$532.60	\$446.97	\$726.75	\$604.49	\$499.21	\$663.60	\$594.56	\$3,022.77	\$3,739.44
	65+ MS		\$2,513.99	\$2,137.78	\$1,844.12	\$1,357.83	\$1,408.02	\$1,386.42	\$1,266.46	\$1,026.27	\$884.27	\$742.09	\$1,206.61	\$1,003.62	\$828.83	\$1,101.77	\$987.14	\$6,102.92	\$7,549.87
Employee and Spouse	Under 30		\$1,614.78	\$1,373.13	\$1,184.51	\$872.16	\$904.40	\$890.52	\$813.47	\$659.19	\$567.98	\$476.66	\$775.02	\$644.64	\$532.37	\$707.68	\$634.05	\$3,391.87	\$4,196.05
	30-39		\$1,877.65	\$1,596.67	\$1,377.33	\$1,014.14	\$1,051.63	\$1,035.49	\$945.89	\$766.49	\$660.44	\$554.25	\$901.19	\$749.59	\$619.04	\$822.89	\$737.27	\$3,787.84	\$4,685.90
	40-49		\$1,877.64	\$1,596.67	\$1,377.34	\$1,014.14	\$1,051.62	\$1,035.50	\$945.89	\$766.50	\$660.44	\$554.25	\$901.19	\$749.58	\$619.04	\$822.89	\$737.28	\$4,235.46	\$5,239.64
	50-54		\$2,741.35	\$2,331.12	\$2,010.91	\$1,480.63	\$1,535.37	\$1,511.81	\$1,381.00	\$1,119.08	\$964.24	\$809.20	\$1,315.74	\$1,094.38	\$903.79	\$1,201.41	\$1,076.42	\$5,251.36	\$6,496.41
	55-59		\$3,379.73	\$2,873.97	\$2,479.18	\$1,825.43	\$1,892.90	\$1,863.87	\$1,702.59	\$1,379.68	\$1,188.78	\$997.64	\$1,622.13	\$1,349.23	\$1,114.25	\$1,481.19	\$1,327.08	\$6,215.45	\$7,689.08
	60-64		\$4,182.69	\$3,556.77	\$3,068.19	\$2,259.12	\$2,342.62	\$2,306.69	\$2,107.10	\$1,707.47	\$1,471.21	\$1,234.66	\$2,007.52	\$1,669.78	\$1,378.98	\$1,833.08	\$1,642.36	\$7,730.58	\$9,563.42
	65+ MP		\$3,028.41	\$2,575.23	\$2,221.48	\$1,635.68	\$1,696.14	\$1,670.12	\$1,525.61	\$1,236.27	\$1,065.21	\$893.94	\$1,453.51	\$1,208.99	\$998.43	\$1,327.22	\$1,189.13	\$6,045.37	\$7,478.68
	65+ MS		\$5,891.88	\$5,010.19	\$4,321.95	\$3,182.27	\$3,299.89	\$3,249.27	\$2,968.12	\$2,405.20	\$2,072.40	\$1,739.19	\$2,827.85	\$2,352.12	\$1,942.48	\$2,582.15	\$2,313.50	\$10,072.25	\$12,460.29
Employee and Dependents	Under 30		\$1,427.02	\$1,213.48	\$1,046.78	\$770.75	\$799.24	\$786.98	\$718.88	\$582.54	\$501.94	\$421.23	\$684.91	\$569.69	\$470.47	\$625.40	\$560.33	\$3,314.39	\$4,100.20
	30-39		\$1,577.20	\$1,341.19	\$1,156.94	\$851.86	\$883.36	\$869.80	\$794.54	\$643.85	\$554.76	\$465.56	\$756.99	\$629.64	\$519.99	\$691.22	\$619.30	\$3,678.03	\$4,550.06
	40-49		\$1,539.65	\$1,309.26	\$1,129.40	\$831.59	\$862.32	\$849.10	\$775.62	\$628.53	\$541.56	\$454.48	\$738.97	\$614.65	\$507.61	\$674.77	\$604.56	\$3,844.46	\$4,755.94
	50-54		\$1,802.53	\$1,532.79	\$1,322.24	\$973.56	\$1,009.56	\$994.06	\$908.05	\$735.83	\$634.02	\$532.08	\$865.14	\$719.59	\$594.27	\$789.97	\$707.78	\$4,168.46	\$5,156.76
	55-59		\$1,978.99	\$1,682.84	\$1,451.68	\$1,068.87	\$1,108.39	\$1,091.38	\$996.95	\$807.87	\$696.09	\$584.17	\$949.83	\$790.04	\$652.45	\$867.31	\$777.07	\$4,533.03	\$5,607.77
	60-64		\$2,620.09	\$2,228.00	\$1,921.95	\$1,415.14	\$1,467.45	\$1,444.94	\$1,319.91	\$1,069.58	\$921.58	\$773.41	\$1,257.53	\$1,045.97	\$863.81	\$1,148.26	\$1,028.80	\$5,630.35	\$6,965.25
	65+ MP		\$1,974.07	\$1,678.66	\$1,448.07	\$1,066.21	\$1,105.63	\$1,088.66	\$994.47	\$805.86	\$694.36	\$582.72	\$947.47	\$788.08	\$650.83	\$865.14	\$775.13	\$4,696.35	\$5,809.81
	65+ MS		\$2,973.92	\$2,528.89	\$2,181.50	\$1,606.25	\$1,665.62	\$1,640.07	\$1,498.16	\$1,214.03	\$1,046.05	\$877.86	\$1,427.36	\$1,187.23	\$980.46	\$1,303.34	\$1,167.74	\$7,781.85	\$9,626.86
Family	Under 30		\$2,027.86	\$1,724.40	\$1,487.52	\$1,095.27	\$1,135.75	\$1,118.33	\$1,021.56	\$827.82	\$713.27	\$598.59	\$973.28	\$809.55	\$668.56	\$888.72	\$796.25	\$5,318.52	\$6,579.49
	30-39		\$2,328.27	\$1,979.86	\$1,707.89	\$1,257.52	\$1,304.01	\$1,284.00	\$1,172.90	\$950.45	\$818.94	\$687.27	\$1,117.47	\$929.48	\$767.60	\$1,020.38	\$914.21	\$5,793.77	\$7,167.42
	40-49		\$2,440.93	\$2,075.66	\$1,790.53	\$1,318.38	\$1,367.10	\$1,346.14	\$1,229.66	\$996.45	\$858.57	\$720.53	\$1,171.54	\$974.46	\$804.75	\$1,069.76	\$958.46	\$6,190.45	\$7,658.14
	50-54		\$3,116.88	\$2,650.46	\$2,286.38	\$1,683.46	\$1,745.70	\$1,718.91	\$1,570.18	\$1,272.38	\$1,096.33	\$920.06	\$1,495.98	\$1,244.30	\$1,027.59	\$1,365.99	\$1,223.87	\$6,794.66	\$8,405.61
	55-59		\$3,405.61	\$2,895.98	\$2,498.17	\$1,839.41	\$1,907.40	\$1,878.14	\$1,715.63	\$1,390.25	\$1,197.89	\$1,005.28	\$1,634.55	\$1,359.57	\$1,122.79	\$1,492.53	\$1,337.25	\$7,521.46	\$9,304.72
	60-64		\$4,597.58	\$3,909.57	\$3,372.53	\$2,483.20	\$2,574.99	\$2,535.50	\$2,316.10	\$1,876.84	\$1,617.14	\$1,357.13	\$2,206.65	\$1,835.41	\$1,515.76	\$2,014.91	\$1,805.27	\$9,247.84	\$11,440.40
	65+ MP		\$3,488.37	\$2,966.36	\$2,558.88	\$1,884.11	\$1,953.75	\$1,923.78	\$1,757.32	\$1,424.04	\$1,227.00	\$1,029.72	\$1,674.27	\$1,392.61	\$1,150.07	\$1,528.80	\$1,369.74	\$7,720.53	\$9,551.00
	65+ MS		\$5,947.82	\$5,057.75	\$4,362.98	\$3,212.48	\$3,331.22	\$3,280.12	\$2,996.30	\$2,428.03	\$2,092.08	\$1,755.70	\$2,854.70	\$2,374.45	\$1,960.92	\$2,606.66	\$2,335.46	\$11,751.18	\$14,537.28

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 3 - Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
Employee	Under 30	\$541.90	\$460.81	\$397.51	\$292.68	\$294.40	\$298.85	\$272.99	\$214.35	\$190.61	\$159.96	\$260.09	\$216.33	\$178.65	\$237.49	\$212.78	\$1,113.55	\$1,377.56	
	30-39	\$707.80	\$601.88	\$519.20	\$382.28	\$384.53	\$390.34	\$356.56	\$279.97	\$248.96	\$208.93	\$339.71	\$282.56	\$233.34	\$310.20	\$277.92	\$1,341.73	\$1,659.84	
	40-49	\$859.75	\$731.10	\$630.67	\$464.35	\$467.08	\$474.14	\$433.11	\$340.08	\$302.41	\$253.78	\$412.65	\$343.22	\$283.44	\$376.79	\$337.59	\$1,516.15	\$1,875.61	
	50-54	\$1,132.49	\$963.02	\$830.73	\$611.66	\$615.25	\$624.55	\$570.51	\$447.96	\$398.35	\$334.29	\$543.55	\$452.10	\$373.35	\$496.32	\$444.68	\$2,106.48	\$2,605.91	
	55-59	\$1,528.78	\$1,300.01	\$1,121.43	\$825.69	\$830.55	\$843.10	\$770.15	\$604.71	\$537.74	\$451.27	\$733.75	\$610.30	\$504.00	\$669.99	\$600.28	\$2,589.43	\$3,203.36	
	60-64	\$2,005.65	\$1,705.52	\$1,471.24	\$1,083.25	\$1,089.62	\$1,106.09	\$1,010.37	\$793.34	\$705.47	\$592.03	\$962.63	\$800.67	\$661.21	\$878.98	\$787.53	\$3,300.43	\$4,082.92	
	65+ MP	\$1,426.95	\$1,213.42	\$1,046.74	\$770.70	\$775.23	\$786.94	\$718.85	\$564.44	\$501.92	\$421.21	\$684.88	\$569.65	\$470.43	\$625.37	\$560.30	\$2,425.53	\$3,000.59	
	65+ MS	\$2,369.15	\$2,014.63	\$1,737.88	\$1,279.57	\$1,287.09	\$1,306.55	\$1,193.49	\$937.12	\$833.33	\$699.33	\$1,137.09	\$945.78	\$781.04	\$1,038.29	\$930.26	\$4,897.11	\$6,058.15	
Employee and Spouse	Under 30	\$1,521.74	\$1,294.03	\$1,116.27	\$821.89	\$826.72	\$839.22	\$766.60	\$601.93	\$535.26	\$449.19	\$730.37	\$607.49	\$501.68	\$666.91	\$597.52	\$2,721.70	\$3,366.99	
	30-39	\$1,769.47	\$1,504.68	\$1,297.99	\$955.69	\$961.31	\$975.84	\$891.39	\$699.92	\$622.40	\$522.32	\$849.27	\$706.39	\$583.34	\$775.48	\$694.79	\$3,039.44	\$3,760.06	
	40-49	\$1,769.47	\$1,504.69	\$1,297.99	\$955.69	\$961.31	\$975.84	\$891.39	\$699.92	\$622.40	\$522.31	\$849.28	\$706.38	\$583.35	\$775.48	\$694.80	\$3,398.62	\$4,204.39	
	50-54	\$2,583.41	\$2,196.83	\$1,895.05	\$1,395.30	\$1,403.50	\$1,424.71	\$1,301.43	\$1,021.88	\$908.70	\$762.58	\$1,239.93	\$1,031.32	\$851.68	\$1,132.19	\$1,014.39	\$4,213.80	\$5,212.85	
	55-59	\$3,185.01	\$2,708.40	\$2,336.35	\$1,720.22	\$1,730.34	\$1,756.49	\$1,604.50	\$1,259.84	\$1,120.31	\$940.16	\$1,528.67	\$1,271.48	\$1,050.01	\$1,395.84	\$1,250.61	\$4,987.40	\$6,169.86	
	60-64	\$3,941.71	\$3,351.87	\$2,891.43	\$2,128.91	\$2,141.43	\$2,173.80	\$1,985.69	\$1,559.15	\$1,386.47	\$1,163.52	\$1,891.86	\$1,573.56	\$1,299.48	\$1,727.47	\$1,547.73	\$6,203.17	\$7,673.87	
	65+ MP	\$2,853.93	\$2,426.87	\$2,093.50	\$1,541.41	\$1,550.47	\$1,573.90	\$1,437.71	\$1,128.89	\$1,003.85	\$842.43	\$1,369.77	\$1,139.31	\$940.87	\$1,250.75	\$1,120.61	\$4,850.93	\$6,001.02	
	65+ MS	\$5,552.43	\$4,721.56	\$4,072.97	\$2,998.86	\$3,016.48	\$3,062.08	\$2,797.11	\$2,196.27	\$1,953.03	\$1,638.98	\$2,664.93	\$2,216.56	\$1,830.48	\$2,433.37	\$2,180.19	\$8,082.18	\$9,998.36	
Employee and Dependents	Under 30	\$1,344.80	\$1,143.57	\$986.48	\$726.33	\$730.60	\$741.64	\$677.46	\$531.94	\$473.03	\$396.96	\$645.45	\$536.85	\$443.35	\$589.37	\$528.04	\$2,659.53	\$3,290.08	
	30-39	\$1,486.33	\$1,263.91	\$1,090.29	\$802.77	\$807.49	\$819.69	\$748.76	\$587.92	\$522.80	\$438.74	\$713.38	\$593.36	\$490.00	\$651.40	\$583.62	\$2,951.33	\$3,651.06	
	40-49	\$1,450.95	\$1,233.83	\$1,064.34	\$783.66	\$788.26	\$800.18	\$730.94	\$573.93	\$510.36	\$428.29	\$696.40	\$579.23	\$478.34	\$635.89	\$569.73	\$3,084.87	\$3,816.26	
	50-54	\$1,698.68	\$1,444.49	\$1,246.06	\$917.46	\$922.85	\$936.80	\$855.74	\$671.92	\$597.50	\$501.42	\$815.30	\$678.13	\$560.01	\$744.46	\$667.00	\$3,344.85	\$4,137.89	
	55-59	\$1,864.97	\$1,585.90	\$1,368.05	\$1,007.27	\$1,013.20	\$1,028.51	\$939.51	\$737.69	\$655.99	\$550.51	\$895.11	\$744.51	\$614.83	\$817.33	\$732.29	\$3,637.39	\$4,499.78	
	60-64	\$2,469.13	\$2,099.65	\$1,811.23	\$1,333.58	\$1,341.42	\$1,361.69	\$1,243.86	\$976.67	\$868.50	\$728.84	\$1,185.08	\$985.70	\$814.01	\$1,082.10	\$969.52	\$4,517.90	\$5,589.04	
	65+ MP	\$1,860.33	\$1,581.95	\$1,364.65	\$1,004.77	\$1,010.67	\$1,025.94	\$937.17	\$735.87	\$654.36	\$549.14	\$892.89	\$742.66	\$613.30	\$815.30	\$730.47	\$3,768.44	\$4,661.89	
	65+ MS	\$2,802.58	\$2,383.21	\$2,055.83	\$1,513.67	\$1,522.56	\$1,545.58	\$1,411.84	\$1,108.57	\$985.79	\$827.27	\$1,345.12	\$1,118.81	\$923.93	\$1,228.24	\$1,100.45	\$6,244.31	\$7,724.76	
Family	Under 30	\$1,911.02	\$1,625.06	\$1,401.83	\$1,032.14	\$1,038.21	\$1,053.90	\$962.70	\$755.91	\$672.19	\$564.10	\$917.21	\$762.89	\$630.01	\$837.51	\$750.37	\$4,267.69	\$5,279.51	
	30-39	\$2,194.13	\$1,865.80	\$1,609.50	\$1,185.05	\$1,192.02	\$1,210.03	\$1,105.32	\$867.89	\$771.77	\$647.67	\$1,053.09	\$875.91	\$723.34	\$961.59	\$861.54	\$4,649.04	\$5,751.27	
	40-49	\$2,300.30	\$1,956.09	\$1,687.38	\$1,242.39	\$1,249.69	\$1,268.58	\$1,158.81	\$909.89	\$809.12	\$679.01	\$1,104.06	\$918.30	\$758.35	\$1,008.12	\$903.23	\$4,967.34	\$6,145.04	
	50-54	\$2,937.31	\$2,497.77	\$2,154.66	\$1,586.44	\$1,595.76	\$1,619.88	\$1,479.72	\$1,161.86	\$1,033.19	\$867.04	\$1,409.79	\$1,172.60	\$968.35	\$1,287.29	\$1,153.35	\$5,452.17	\$6,744.82	
	55-59	\$3,209.41	\$2,729.15	\$2,354.25	\$1,733.40	\$1,743.59	\$1,769.94	\$1,616.79	\$1,269.49	\$1,128.89	\$947.36	\$1,540.38	\$1,281.22	\$1,058.06	\$1,406.53	\$1,260.19	\$6,035.36	\$7,466.28	
	60-64	\$4,332.70	\$3,684.35	\$3,178.24	\$2,340.09	\$2,353.84	\$2,389.42	\$2,182.65	\$1,713.81	\$1,523.99	\$1,278.94	\$2,079.52	\$1,729.64	\$1,428.37	\$1,898.82	\$1,701.26	\$7,420.64	\$9,179.99	
	65+ MP	\$3,287.39	\$2,795.46	\$2,411.46	\$1,775.52	\$1,785.96	\$1,812.95	\$1,656.07	\$1,300.34	\$1,156.32	\$970.38	\$1,577.82	\$1,312.35	\$1,083.77	\$1,440.72	\$1,290.81	\$6,195.11	\$7,663.89	
	65+ MS	\$5,605.14	\$4,766.38	\$4,111.64	\$3,027.33	\$3,045.12	\$3,091.15	\$2,823.67	\$2,217.12	\$1,971.57	\$1,654.54	\$2,690.23	\$2,237.61	\$1,847.86	\$2,456.48	\$2,200.89	\$9,429.38	\$11,664.98	

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 4 - Los Angeles (zips 900, 902, 904, 916)

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
Employee	Under 30	\$723.13	\$614.91	\$530.45	\$390.56	\$405.01	\$398.80	\$364.29	\$295.19	\$254.35	\$213.46	\$347.07	\$288.68	\$238.40	\$316.91	\$283.94	\$1,345.15	\$1,664.06	
	30-39	\$944.51	\$803.16	\$692.84	\$510.13	\$529.00	\$520.89	\$475.81	\$385.56	\$332.22	\$278.81	\$453.32	\$377.06	\$311.38	\$413.93	\$370.87	\$1,620.79	\$2,005.04	
	40-49	\$1,147.28	\$975.58	\$841.58	\$619.64	\$642.57	\$632.72	\$577.96	\$468.33	\$403.54	\$338.66	\$550.64	\$458.00	\$378.23	\$502.79	\$450.48	\$1,831.48	\$2,265.69	
	50-54	\$1,511.23	\$1,285.07	\$1,108.56	\$816.21	\$846.41	\$833.43	\$761.31	\$616.90	\$531.55	\$446.10	\$725.32	\$603.30	\$498.22	\$662.29	\$593.39	\$2,544.60	\$3,147.87	
	55-59	\$2,040.06	\$1,734.75	\$1,496.48	\$1,101.83	\$1,142.59	\$1,125.07	\$1,027.72	\$832.77	\$717.56	\$602.20	\$979.14	\$814.41	\$672.56	\$894.05	\$801.04	\$3,127.99	\$3,869.58	
	60-64	\$2,676.41	\$2,275.87	\$1,963.27	\$1,445.52	\$1,499.00	\$1,476.02	\$1,348.29	\$1,092.54	\$941.39	\$790.05	\$1,284.56	\$1,068.45	\$882.35	\$1,172.93	\$1,050.90	\$3,986.86	\$4,932.08	
	65+ MP	\$1,904.18	\$1,619.21	\$1,396.80	\$1,028.44	\$1,066.49	\$1,050.14	\$959.26	\$777.31	\$669.76	\$562.09	\$913.92	\$760.16	\$627.76	\$834.50	\$747.68	\$2,930.00	\$3,624.65	
	65+ MS	\$3,161.47	\$2,688.34	\$2,319.09	\$1,707.50	\$1,770.67	\$1,743.52	\$1,592.65	\$1,290.55	\$1,112.00	\$933.23	\$1,517.36	\$1,262.09	\$1,042.27	\$1,385.51	\$1,241.36	\$5,915.62	\$7,318.11	
Employee and Spouse	Under 30	\$2,030.66	\$1,726.76	\$1,489.59	\$1,096.75	\$1,137.33	\$1,119.89	\$1,022.98	\$828.94	\$714.25	\$599.43	\$974.63	\$810.66	\$669.46	\$889.93	\$797.35	\$3,287.77	\$4,067.24	
	30-39	\$2,361.24	\$2,007.87	\$1,732.08	\$1,275.30	\$1,322.48	\$1,302.20	\$1,189.51	\$963.88	\$830.53	\$697.01	\$1,133.29	\$942.63	\$778.44	\$1,034.81	\$927.15	\$3,671.59	\$4,542.05	
	40-49	\$2,361.24	\$2,007.86	\$1,732.08	\$1,275.29	\$1,322.48	\$1,302.21	\$1,189.51	\$963.88	\$830.53	\$697.01	\$1,133.29	\$942.62	\$778.44	\$1,034.80	\$927.15	\$4,105.47	\$5,078.80	
	50-54	\$3,447.39	\$2,931.48	\$2,528.83	\$1,861.92	\$1,930.81	\$1,901.21	\$1,736.69	\$1,407.26	\$1,212.57	\$1,017.63	\$1,654.59	\$1,376.23	\$1,136.53	\$1,510.81	\$1,353.63	\$5,090.20	\$6,296.99	
	55-59	\$4,250.19	\$3,614.12	\$3,117.71	\$2,295.51	\$2,380.44	\$2,343.94	\$2,141.11	\$1,734.97	\$1,494.94	\$1,254.61	\$2,039.90	\$1,696.71	\$1,401.19	\$1,862.63	\$1,668.86	\$6,024.70	\$7,453.04	
	60-64	\$5,259.95	\$4,472.77	\$3,858.42	\$2,840.88	\$2,945.99	\$2,900.82	\$2,649.80	\$2,147.17	\$1,850.11	\$1,552.68	\$2,524.54	\$2,099.82	\$1,734.09	\$2,305.16	\$2,065.34	\$7,493.32	\$9,269.86	
	65+ MP	\$3,808.39	\$3,238.45	\$2,793.63	\$2,056.90	\$2,133.00	\$2,100.30	\$1,918.54	\$1,554.63	\$1,339.54	\$1,124.19	\$1,827.86	\$1,520.34	\$1,255.54	\$1,669.02	\$1,495.38	\$5,859.84	\$7,249.10	
	65+ MS	\$7,409.34	\$6,300.50	\$5,435.11	\$4,001.76	\$4,149.81	\$4,086.19	\$3,732.59	\$3,024.58	\$2,606.12	\$2,187.16	\$3,556.15	\$2,957.88	\$2,442.70	\$3,247.13	\$2,909.30	\$9,763.13	\$12,077.80	
Employee and Dependents	Under 30	\$1,794.55	\$1,525.99	\$1,316.39	\$969.23	\$1,005.09	\$989.68	\$904.04	\$732.56	\$631.21	\$529.73	\$861.31	\$716.40	\$591.62	\$786.46	\$704.64	\$3,212.67	\$3,974.34	
	30-39	\$1,983.41	\$1,686.59	\$1,454.92	\$1,071.24	\$1,110.87	\$1,093.84	\$999.18	\$809.65	\$697.64	\$585.48	\$951.95	\$791.80	\$653.88	\$869.23	\$778.80	\$3,565.16	\$4,410.38	
	40-49	\$1,936.20	\$1,646.43	\$1,420.29	\$1,045.73	\$1,084.43	\$1,067.80	\$975.39	\$790.38	\$681.03	\$571.54	\$929.29	\$772.94	\$638.32	\$848.53	\$760.25	\$3,726.47	\$4,609.95	
	50-54	\$2,266.77	\$1,927.54	\$1,662.79	\$1,224.28	\$1,269.57	\$1,250.11	\$1,141.93	\$925.32	\$797.30	\$669.13	\$1,087.95	\$904.92	\$747.31	\$993.41	\$890.06	\$4,040.53	\$4,998.46	
	55-59	\$2,488.69	\$2,116.24	\$1,825.57	\$1,344.13	\$1,393.86	\$1,372.49	\$1,253.73	\$1,015.91	\$875.36	\$734.63	\$1,194.46	\$993.51	\$820.46	\$1,090.66	\$977.20	\$4,393.91	\$5,435.63	
	60-64	\$3,294.90	\$2,801.80	\$2,416.96	\$1,779.56	\$1,845.40	\$1,817.11	\$1,659.87	\$1,345.01	\$1,158.93	\$972.62	\$1,581.41	\$1,315.36	\$1,086.25	\$1,443.98	\$1,293.75	\$5,457.55	\$6,751.44	
	65+ MP	\$2,482.50	\$2,110.98	\$1,821.02	\$1,340.79	\$1,390.39	\$1,369.08	\$1,250.60	\$1,013.39	\$873.17	\$732.80	\$1,191.49	\$991.03	\$818.42	\$1,087.95	\$974.76	\$4,552.21	\$5,631.46	
	65+ MS	\$3,739.86	\$3,180.17	\$2,743.37	\$2,019.89	\$2,094.61	\$2,062.50	\$1,884.02	\$1,526.66	\$1,315.44	\$1,103.96	\$1,794.96	\$1,492.99	\$1,232.95	\$1,638.99	\$1,468.47	\$7,543.02	\$9,331.34	
Family	Under 30	\$2,550.13	\$2,168.49	\$1,870.64	\$1,377.32	\$1,428.28	\$1,406.38	\$1,284.68	\$1,040.99	\$896.97	\$752.77	\$1,223.95	\$1,018.04	\$840.72	\$1,117.59	\$1,001.32	\$5,155.30	\$6,377.52	
	30-39	\$2,927.92	\$2,489.75	\$2,147.77	\$1,581.36	\$1,639.87	\$1,614.73	\$1,474.99	\$1,195.21	\$1,029.86	\$864.29	\$1,405.27	\$1,168.86	\$965.27	\$1,283.16	\$1,149.67	\$5,615.96	\$6,947.40	
	40-49	\$3,069.60	\$2,610.22	\$2,251.69	\$1,657.88	\$1,719.22	\$1,692.86	\$1,546.36	\$1,253.04	\$1,079.69	\$906.11	\$1,473.27	\$1,225.41	\$1,011.98	\$1,345.24	\$1,205.29	\$6,000.46	\$7,423.06	
	50-54	\$3,919.65	\$3,333.06	\$2,875.25	\$2,116.99	\$2,195.31	\$2,161.65	\$1,974.59	\$1,600.04	\$1,378.67	\$1,157.04	\$1,881.25	\$1,564.76	\$1,292.22	\$1,717.77	\$1,539.06	\$6,586.14	\$8,147.58	
	55-59	\$4,282.75	\$3,641.81	\$3,141.60	\$2,313.10	\$2,398.67	\$2,361.89	\$2,157.51	\$1,748.26	\$1,506.39	\$1,264.22	\$2,055.53	\$1,709.71	\$1,411.92	\$1,876.90	\$1,681.64	\$7,290.62	\$9,019.09	
	60-64	\$5,781.70	\$4,916.44	\$4,241.15	\$3,122.68	\$3,238.21	\$3,188.56	\$2,912.64	\$2,360.15	\$2,033.63	\$1,706.70	\$2,774.96	\$2,308.11	\$1,906.10	\$2,533.82	\$2,270.20	\$8,964.01	\$11,089.22	
	65+ MP	\$4,386.82	\$3,730.31	\$3,217.93	\$2,369.30	\$2,456.96	\$2,419.29	\$2,209.93	\$1,790.75	\$1,542.99	\$1,294.94	\$2,105.47	\$1,751.25	\$1,446.23	\$1,922.51	\$1,722.50	\$7,483.59	\$9,257.81	
	65+ MS	\$7,479.68	\$6,360.31	\$5,486.70	\$4,039.75	\$4,189.21	\$4,124.98	\$3,768.03	\$3,053.30	\$2,630.87	\$2,207.92	\$3,589.91	\$2,985.96	\$2,465.89	\$3,277.96	\$2,936.92	\$11,390.53	\$14,091.02	

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 5 - Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935; zips 92309, 92319*, 92323*, 92364*)

Family Size Category	Age Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
		\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1000/\$1000 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$10,000 100/50%	\$3000/\$3000 90/50%	\$2000 80/50%	\$3500 80/50%	\$3000 80/50%	\$5000 80/50%	\$500/\$500 90/70%	\$500
		Coinsurance 90/70%	Coinsurance 80/60%	Coinsurance 80/60%	Coinsurance 70/50%	Coinsurance 80/50%	Coinsurance 80/50%	Coinsurance 80/50%	Coinsurance 75/50%	Coinsurance 65/50%	Coinsurance 100/50%	Coinsurance \$3000/\$3000	Coinsurance \$2000	Coinsurance \$3500	Coinsurance \$3000	Coinsurance \$5000	Coinsurance \$500/\$500	\$500
		Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy
Employee	Under 30	\$492.92	\$419.15	\$361.58	\$266.22	\$276.07	\$271.84	\$248.32	\$208.84	\$169.73	\$145.50	\$236.58	\$196.78	\$162.50	\$216.02	\$193.55	\$718.42	\$888.75
	30-39	\$643.82	\$547.47	\$472.27	\$347.72	\$360.59	\$355.06	\$324.34	\$272.77	\$221.69	\$190.04	\$309.01	\$257.02	\$212.25	\$282.15	\$252.80	\$865.63	\$1,070.86
	40-49	\$782.04	\$665.00	\$573.66	\$422.37	\$438.00	\$431.29	\$393.97	\$331.33	\$269.28	\$230.84	\$375.35	\$312.20	\$257.81	\$342.73	\$307.08	\$978.16	\$1,210.07
	50-54	\$1,030.13	\$875.96	\$755.65	\$556.36	\$576.94	\$568.10	\$518.95	\$436.44	\$354.71	\$304.07	\$494.42	\$411.24	\$339.60	\$451.45	\$404.49	\$1,359.02	\$1,681.23
	55-59	\$1,390.60	\$1,182.48	\$1,020.07	\$751.05	\$778.83	\$766.90	\$700.55	\$589.17	\$478.83	\$410.48	\$667.43	\$555.15	\$458.44	\$609.42	\$546.03	\$1,670.60	\$2,066.69
	60-64	\$1,824.37	\$1,551.33	\$1,338.26	\$985.32	\$1,021.77	\$1,006.12	\$919.07	\$772.95	\$628.19	\$538.52	\$875.62	\$728.31	\$601.44	\$799.52	\$716.36	\$2,129.31	\$2,634.15
	65+ MP	\$1,297.98	\$1,103.72	\$952.13	\$701.02	\$726.96	\$715.82	\$653.89	\$549.93	\$446.94	\$383.14	\$622.97	\$518.17	\$427.90	\$568.83	\$509.66	\$1,564.86	\$1,935.87
	65+ MS	\$2,155.01	\$1,832.49	\$1,580.80	\$1,163.89	\$1,206.96	\$1,188.46	\$1,085.64	\$913.03	\$742.05	\$636.12	\$1,034.31	\$860.31	\$710.44	\$944.42	\$846.19	\$3,159.43	\$3,908.49
Employee and Spouse	Under 30	\$1,384.20	\$1,177.04	\$1,015.37	\$747.59	\$775.25	\$763.37	\$697.32	\$586.46	\$476.63	\$408.59	\$664.35	\$552.59	\$456.33	\$606.62	\$543.52	\$1,755.94	\$2,172.26
	30-39	\$1,609.53	\$1,368.65	\$1,180.66	\$869.29	\$901.46	\$887.64	\$810.84	\$681.92	\$554.22	\$475.10	\$772.51	\$642.54	\$530.61	\$705.37	\$632.00	\$1,960.93	\$2,425.84
	40-49	\$1,609.53	\$1,368.65	\$1,180.66	\$869.29	\$901.45	\$887.64	\$810.84	\$681.92	\$554.21	\$475.10	\$772.51	\$642.55	\$530.61	\$705.37	\$632.00	\$2,192.66	\$2,712.51
	50-54	\$2,349.91	\$1,998.22	\$1,723.77	\$1,269.16	\$1,316.11	\$1,295.94	\$1,183.82	\$995.60	\$809.16	\$693.64	\$1,127.86	\$938.11	\$774.69	\$1,029.84	\$922.72	\$2,718.58	\$3,363.13
	55-59	\$2,897.13	\$2,463.54	\$2,125.18	\$1,564.71	\$1,622.59	\$1,597.73	\$1,459.50	\$1,227.46	\$997.58	\$855.18	\$1,390.50	\$1,156.58	\$955.09	\$1,269.65	\$1,137.58	\$3,217.68	\$3,980.57
	60-64	\$3,585.44	\$3,048.84	\$2,630.08	\$1,936.45	\$2,008.09	\$1,977.33	\$1,806.25	\$1,519.08	\$1,234.59	\$1,058.35	\$1,720.85	\$1,431.35	\$1,182.01	\$1,571.30	\$1,407.86	\$4,002.05	\$4,950.89
	65+ MP	\$2,595.98	\$2,207.46	\$1,904.28	\$1,402.05	\$1,453.93	\$1,431.65	\$1,307.79	\$1,099.87	\$893.89	\$766.28	\$1,245.95	\$1,036.35	\$855.81	\$1,137.67	\$1,019.33	\$3,129.63	\$3,871.64
	65+ MS	\$5,050.56	\$4,294.70	\$3,704.82	\$2,727.74	\$2,828.67	\$2,785.33	\$2,544.34	\$2,139.82	\$1,739.09	\$1,490.83	\$2,424.05	\$2,016.25	\$1,665.01	\$2,213.38	\$1,983.16	\$5,214.32	\$6,450.57
Employee and Dependents	Under 30	\$1,223.25	\$1,040.18	\$897.31	\$660.66	\$685.11	\$674.61	\$616.24	\$518.27	\$421.21	\$361.08	\$587.11	\$488.34	\$403.27	\$536.09	\$480.32	\$1,715.83	\$2,122.64
	30-39	\$1,351.99	\$1,149.65	\$991.74	\$730.19	\$757.21	\$745.61	\$681.10	\$572.81	\$465.54	\$399.08	\$648.90	\$539.73	\$445.71	\$592.50	\$530.87	\$1,904.08	\$2,355.52
	40-49	\$1,319.80	\$1,122.28	\$968.14	\$712.81	\$739.19	\$727.86	\$664.88	\$559.17	\$454.45	\$389.58	\$633.45	\$526.88	\$435.09	\$578.40	\$518.24	\$1,990.24	\$2,462.10
	50-54	\$1,545.14	\$1,313.90	\$1,133.44	\$834.51	\$865.38	\$852.12	\$778.40	\$654.64	\$532.05	\$456.09	\$741.60	\$616.84	\$509.38	\$677.15	\$606.72	\$2,157.97	\$2,669.60
	55-59	\$1,696.41	\$1,442.52	\$1,244.39	\$916.21	\$950.10	\$935.55	\$854.61	\$718.73	\$584.13	\$500.75	\$814.20	\$677.23	\$559.25	\$743.44	\$666.11	\$2,346.71	\$2,903.09
	60-64	\$2,245.96	\$1,909.83	\$1,647.52	\$1,213.02	\$1,257.89	\$1,238.62	\$1,131.46	\$951.57	\$773.36	\$662.97	\$1,077.97	\$896.61	\$740.43	\$984.28	\$881.90	\$2,914.78	\$3,605.84
	65+ MP	\$1,692.19	\$1,438.93	\$1,241.30	\$913.93	\$947.75	\$933.22	\$852.48	\$716.95	\$582.68	\$499.50	\$812.17	\$675.54	\$557.86	\$741.59	\$664.45	\$2,431.25	\$3,007.68
	65+ MS	\$2,549.27	\$2,167.74	\$1,870.01	\$1,376.82	\$1,427.77	\$1,405.89	\$1,284.26	\$1,080.07	\$877.81	\$752.50	\$1,223.54	\$1,017.70	\$840.41	\$1,117.20	\$1,001.00	\$4,028.59	\$4,983.73
Family	Under 30	\$1,738.29	\$1,478.14	\$1,275.12	\$938.83	\$973.57	\$958.65	\$875.71	\$736.48	\$598.56	\$513.11	\$834.30	\$693.95	\$573.06	\$761.80	\$682.56	\$2,753.35	\$3,406.14
	30-39	\$1,995.81	\$1,697.12	\$1,464.02	\$1,077.91	\$1,117.80	\$1,100.67	\$1,005.44	\$845.58	\$687.23	\$589.12	\$957.91	\$796.75	\$657.96	\$874.65	\$783.67	\$2,999.38	\$3,710.50
	40-49	\$2,092.39	\$1,779.24	\$1,534.86	\$1,130.07	\$1,171.89	\$1,153.93	\$1,054.09	\$886.50	\$720.48	\$617.63	\$1,004.26	\$835.31	\$689.79	\$916.98	\$821.60	\$3,204.74	\$3,964.54
	50-54	\$2,671.82	\$2,271.96	\$1,959.91	\$1,443.02	\$1,496.40	\$1,473.48	\$1,345.99	\$1,131.99	\$920.00	\$788.66	\$1,282.36	\$1,066.62	\$880.81	\$1,170.91	\$1,049.12	\$3,517.53	\$4,351.50
	55-59	\$2,919.32	\$2,482.41	\$2,141.46	\$1,576.69	\$1,635.02	\$1,609.97	\$1,470.68	\$1,236.86	\$1,005.22	\$861.73	\$1,401.15	\$1,165.44	\$962.41	\$1,279.38	\$1,146.30	\$3,893.78	\$4,816.97
	60-64	\$3,941.08	\$3,351.26	\$2,890.97	\$2,128.53	\$2,207.28	\$2,173.46	\$1,985.41	\$1,669.76	\$1,357.05	\$1,163.33	\$1,891.55	\$1,573.33	\$1,299.25	\$1,727.16	\$1,547.51	\$4,787.51	\$5,922.59
	65+ MP	\$2,990.26	\$2,542.74	\$2,193.50	\$1,615.00	\$1,674.76	\$1,649.10	\$1,506.42	\$1,266.92	\$1,029.65	\$882.67	\$1,435.19	\$1,193.75	\$985.79	\$1,310.47	\$1,174.15	\$3,996.85	\$4,944.46
	65+ MS	\$5,098.51	\$4,335.47	\$3,740.00	\$2,753.64	\$2,855.53	\$2,811.77	\$2,568.50	\$2,160.13	\$1,755.60	\$1,504.98	\$2,447.06	\$2,035.39	\$1,680.82	\$2,234.40	\$2,001.99	\$6,083.48	\$7,525.80

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 6 - Fresno (zip 93628), Kings, Madera, Merced, Tulare

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500/\$5000	
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
Employee	Under 30	\$454.85	\$386.78	\$333.65	\$245.66	\$254.75	\$250.84	\$229.14	\$180.10	\$154.94	\$134.26	\$218.31	\$181.58	\$149.95	\$199.34	\$178.60	\$789.35	\$976.50	
	30-39	\$594.10	\$505.19	\$435.79	\$320.87	\$332.74	\$327.63	\$299.29	\$235.24	\$202.37	\$175.36	\$285.14	\$237.17	\$195.86	\$260.37	\$233.28	\$951.10	\$1,176.59	
	40-49	\$721.64	\$613.65	\$529.35	\$389.75	\$404.17	\$397.97	\$363.54	\$285.74	\$245.82	\$213.01	\$346.36	\$288.09	\$237.90	\$316.26	\$283.36	\$1,074.73	\$1,329.55	
	50-54	\$950.57	\$808.31	\$697.28	\$513.39	\$532.39	\$524.22	\$478.87	\$376.38	\$323.80	\$280.58	\$456.23	\$379.47	\$313.37	\$416.59	\$373.25	\$1,493.20	\$1,847.23	
	55-59	\$1,283.20	\$1,091.16	\$941.28	\$693.04	\$718.69	\$707.66	\$646.44	\$508.09	\$437.11	\$378.77	\$615.88	\$512.26	\$423.03	\$562.37	\$503.86	\$1,835.54	\$2,270.74	
	60-64	\$1,683.46	\$1,431.53	\$1,234.89	\$909.22	\$942.87	\$928.39	\$848.08	\$666.58	\$573.45	\$496.92	\$808.00	\$672.05	\$554.99	\$737.79	\$661.02	\$2,339.54	\$2,894.23	
	65+ MP	\$1,197.73	\$1,018.49	\$878.58	\$646.88	\$670.82	\$660.52	\$603.38	\$474.25	\$407.99	\$353.54	\$574.86	\$478.14	\$394.85	\$524.91	\$470.30	\$1,719.36	\$2,127.01	
	65+ MS	\$1,988.57	\$1,690.97	\$1,458.69	\$1,074.01	\$1,113.75	\$1,096.65	\$1,001.78	\$787.38	\$677.39	\$586.97	\$954.43	\$793.85	\$655.57	\$871.50	\$780.83	\$3,471.36	\$4,294.39	
Employee and Spouse	Under 30	\$1,277.29	\$1,086.14	\$936.94	\$689.85	\$715.38	\$704.40	\$643.46	\$505.75	\$435.10	\$377.02	\$613.05	\$509.91	\$421.08	\$559.78	\$501.54	\$1,929.30	\$2,386.73	
	30-39	\$1,485.22	\$1,262.95	\$1,089.46	\$802.16	\$831.84	\$819.07	\$748.21	\$588.09	\$505.92	\$438.40	\$712.84	\$592.91	\$489.64	\$650.91	\$583.19	\$2,154.54	\$2,665.35	
	40-49	\$1,485.22	\$1,262.96	\$1,089.47	\$802.15	\$831.83	\$819.07	\$748.21	\$588.08	\$505.93	\$438.40	\$712.85	\$592.92	\$489.63	\$650.90	\$583.19	\$2,409.13	\$2,980.33	
	50-54	\$2,168.42	\$1,843.90	\$1,590.62	\$1,171.14	\$1,214.48	\$1,195.84	\$1,092.39	\$858.59	\$738.65	\$640.06	\$1,040.75	\$865.65	\$714.86	\$950.32	\$851.45	\$2,986.99	\$3,695.19	
	55-59	\$2,673.38	\$2,273.29	\$1,961.03	\$1,443.86	\$1,497.29	\$1,474.31	\$1,346.77	\$1,058.54	\$910.66	\$789.11	\$1,283.11	\$1,067.23	\$881.33	\$1,171.62	\$1,049.72	\$3,535.36	\$4,373.58	
	60-64	\$3,308.51	\$2,813.39	\$2,426.93	\$1,786.89	\$1,853.02	\$1,824.57	\$1,666.73	\$1,310.03	\$1,127.01	\$976.59	\$1,587.96	\$1,320.78	\$1,090.72	\$1,449.98	\$1,299.11	\$4,397.17	\$5,439.72	
	65+ MP	\$2,395.48	\$2,036.99	\$1,757.18	\$1,293.77	\$1,341.65	\$1,321.05	\$1,206.77	\$948.51	\$815.99	\$707.09	\$1,149.73	\$956.29	\$789.71	\$1,049.83	\$940.61	\$3,438.62	\$4,253.90	
	65+ MS	\$4,660.49	\$3,963.03	\$3,418.65	\$2,517.09	\$2,610.22	\$2,570.16	\$2,347.81	\$1,845.34	\$1,587.55	\$1,375.65	\$2,236.85	\$1,860.50	\$1,536.42	\$2,042.48	\$1,829.98	\$5,729.13	\$7,087.46	
Employee and Dependents	Under 30	\$1,128.78	\$959.85	\$828.00	\$609.64	\$632.20	\$622.50	\$568.64	\$446.94	\$384.51	\$333.19	\$541.77	\$450.62	\$372.12	\$494.69	\$443.22	\$1,885.23	\$2,332.21	
	30-39	\$1,247.57	\$1,060.87	\$915.14	\$673.80	\$698.73	\$688.01	\$628.49	\$493.99	\$424.97	\$368.25	\$598.78	\$498.04	\$411.29	\$546.76	\$489.87	\$2,092.08	\$2,588.09	
	40-49	\$1,217.87	\$1,035.62	\$893.35	\$657.76	\$682.10	\$671.63	\$613.53	\$482.22	\$414.86	\$359.48	\$584.53	\$486.19	\$401.49	\$533.74	\$478.21	\$2,186.73	\$2,705.20	
	50-54	\$1,425.81	\$1,212.43	\$1,045.89	\$770.06	\$798.56	\$786.30	\$718.28	\$564.55	\$485.69	\$420.86	\$684.33	\$569.19	\$470.04	\$624.87	\$559.86	\$2,371.03	\$2,933.19	
	55-59	\$1,565.39	\$1,331.12	\$1,148.28	\$845.45	\$876.74	\$863.28	\$788.60	\$619.82	\$533.23	\$462.06	\$751.32	\$624.91	\$516.06	\$686.04	\$614.66	\$2,578.40	\$3,189.72	
	60-64	\$2,072.49	\$1,762.34	\$1,520.26	\$1,119.33	\$1,160.76	\$1,142.93	\$1,044.06	\$820.62	\$705.97	\$611.75	\$994.72	\$827.35	\$683.24	\$908.28	\$813.78	\$3,202.56	\$3,961.86	
	65+ MP	\$1,561.49	\$1,327.82	\$1,145.41	\$843.35	\$874.55	\$861.13	\$786.63	\$618.28	\$531.90	\$460.91	\$749.45	\$623.36	\$514.77	\$684.33	\$613.13	\$2,671.29	\$3,304.64	
	65+ MS	\$2,352.38	\$2,000.33	\$1,725.56	\$1,270.50	\$1,317.51	\$1,297.28	\$1,185.06	\$931.43	\$801.32	\$694.36	\$1,129.04	\$939.09	\$775.51	\$1,030.94	\$923.68	\$4,426.34	\$5,475.79	
Family	Under 30	\$1,604.04	\$1,363.99	\$1,176.62	\$866.32	\$898.38	\$884.59	\$808.07	\$635.13	\$546.40	\$473.47	\$769.87	\$640.35	\$528.80	\$702.98	\$629.84	\$3,025.19	\$3,742.44	
	30-39	\$1,841.67	\$1,566.06	\$1,350.93	\$994.67	\$1,031.47	\$1,015.64	\$927.78	\$729.22	\$627.34	\$543.61	\$883.92	\$735.21	\$607.15	\$807.12	\$723.15	\$3,295.52	\$4,076.85	
	40-49	\$1,930.78	\$1,641.84	\$1,416.30	\$1,042.80	\$1,081.38	\$1,064.79	\$972.67	\$764.51	\$657.70	\$569.92	\$926.70	\$770.79	\$636.52	\$846.17	\$758.14	\$3,521.14	\$4,355.99	
	50-54	\$2,465.47	\$2,096.50	\$1,808.52	\$1,331.57	\$1,380.85	\$1,359.65	\$1,242.03	\$976.21	\$839.83	\$727.74	\$1,183.32	\$984.23	\$812.79	\$1,080.50	\$968.09	\$3,864.82	\$4,781.15	
	55-59	\$2,693.85	\$2,290.70	\$1,976.05	\$1,454.92	\$1,508.76	\$1,485.60	\$1,357.09	\$1,066.64	\$917.63	\$795.16	\$1,292.94	\$1,075.40	\$888.08	\$1,180.59	\$1,057.76	\$4,278.22	\$5,292.56	
	60-64	\$3,636.69	\$3,092.45	\$2,667.66	\$1,964.14	\$2,036.83	\$2,005.56	\$1,832.06	\$1,439.97	\$1,238.80	\$1,073.46	\$1,745.47	\$1,451.80	\$1,198.91	\$1,593.80	\$1,427.97	\$5,260.19	\$6,507.35	
	65+ MP	\$2,759.31	\$2,346.38	\$2,024.06	\$1,490.28	\$1,545.42	\$1,521.70	\$1,390.06	\$1,092.57	\$939.93	\$814.48	\$1,324.36	\$1,101.54	\$909.66	\$1,209.28	\$1,083.47	\$4,391.46	\$5,432.65	
	65+ MS	\$4,704.73	\$4,000.65	\$3,451.10	\$2,540.98	\$2,635.01	\$2,594.66	\$2,370.10	\$1,862.86	\$1,602.62	\$1,388.71	\$2,258.08	\$1,878.17	\$1,551.01	\$2,061.87	\$1,847.35	\$6,684.10	\$8,268.86	

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 7 - El Dorado (zips 95720¹, 95735²), Kern, Placer, Riverside (zips 922, 923), Sacramento, San Joaquin, Stanislaus, Sutter, Yolo, Yuba

Family Size Category	Age Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$10,000	MC HSA	MC HSA	MC HSA	MC HRA	MC HRA	PPO \$500	Aetna
		90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	100/50	HDHP \$3,000	HDHP \$2,000	HDHP \$3,500	HDHP \$3,000	HDHP \$5,000	90/70	Indemnity
		Deductible	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
		Coinurance 90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$593.73	\$504.87	\$435.53	\$320.67	\$332.53	\$327.43	\$299.10	\$251.55	\$208.84	\$192.78	\$284.97	\$237.02	\$195.74	\$260.20	\$233.13	\$727.35	\$899.80
	30-39	\$775.49	\$659.43	\$568.86	\$418.84	\$434.33	\$427.67	\$390.67	\$328.56	\$272.77	\$251.80	\$372.21	\$309.58	\$255.66	\$339.86	\$304.50	\$876.39	\$1,084.18
	40-49	\$941.98	\$801.00	\$690.99	\$508.76	\$527.57	\$519.48	\$474.54	\$399.10	\$331.33	\$305.85	\$452.12	\$376.04	\$310.55	\$412.82	\$369.87	\$990.32	\$1,225.12
	50-54	\$1,240.80	\$1,055.10	\$910.19	\$670.15	\$694.94	\$684.28	\$625.07	\$525.70	\$436.44	\$402.88	\$595.54	\$495.33	\$409.07	\$543.78	\$487.21	\$1,375.92	\$1,702.14
	55-59	\$1,675.00	\$1,424.31	\$1,228.69	\$904.66	\$938.12	\$923.73	\$843.81	\$709.66	\$589.17	\$543.86	\$803.94	\$668.67	\$552.21	\$734.06	\$657.69	\$1,691.37	\$2,092.38
	60-64	\$2,197.48	\$1,868.60	\$1,611.96	\$1,186.85	\$1,230.74	\$1,211.86	\$1,107.01	\$931.02	\$772.95	\$713.51	\$1,054.71	\$877.24	\$724.46	\$963.04	\$862.85	\$2,155.78	\$2,666.90
	65+ MP	\$1,563.43	\$1,329.44	\$1,146.86	\$844.40	\$875.63	\$862.20	\$787.60	\$662.39	\$549.93	\$507.64	\$750.39	\$624.13	\$515.43	\$685.17	\$613.89	\$1,584.31	\$1,959.94
	65+ MS	\$2,595.74	\$2,207.25	\$1,904.10	\$1,401.95	\$1,453.80	\$1,431.50	\$1,307.64	\$1,099.76	\$913.03	\$842.82	\$1,245.87	\$1,036.23	\$855.76	\$1,137.57	\$1,019.23	\$3,198.70	\$3,957.09
Employee and Spouse	Under 30	\$1,667.29	\$1,417.75	\$1,223.04	\$900.49	\$933.80	\$919.48	\$839.92	\$706.39	\$586.46	\$541.36	\$800.24	\$665.59	\$549.67	\$730.68	\$654.67	\$1,777.77	\$2,199.26
	30-39	\$1,938.70	\$1,648.55	\$1,422.13	\$1,047.08	\$1,085.81	\$1,069.16	\$976.66	\$821.39	\$681.92	\$629.49	\$930.51	\$773.94	\$639.15	\$849.63	\$761.24	\$1,985.30	\$2,456.01
	40-49	\$1,938.71	\$1,648.55	\$1,422.14	\$1,047.09	\$1,085.81	\$1,069.15	\$976.66	\$821.39	\$681.92	\$629.48	\$930.51	\$773.94	\$639.15	\$849.63	\$761.24	\$2,219.91	\$2,746.24
	50-54	\$2,830.50	\$2,406.88	\$2,076.31	\$1,528.74	\$1,585.28	\$1,560.97	\$1,425.90	\$1,199.22	\$995.60	\$919.04	\$1,358.54	\$1,129.95	\$933.16	\$1,240.46	\$1,111.41	\$2,752.38	\$3,404.95
	55-59	\$3,489.64	\$2,967.36	\$2,559.82	\$1,884.74	\$1,954.44	\$1,924.47	\$1,757.96	\$1,478.48	\$1,227.46	\$1,133.06	\$1,674.90	\$1,393.08	\$1,150.46	\$1,529.32	\$1,370.21	\$3,257.68	\$4,030.05
	60-64	\$4,318.71	\$3,672.36	\$3,167.99	\$2,332.51	\$2,418.78	\$2,381.68	\$2,175.61	\$1,829.74	\$1,519.08	\$1,402.26	\$2,072.83	\$1,724.05	\$1,423.78	\$1,892.66	\$1,695.76	\$4,051.80	\$5,012.45
	65+ MP	\$3,126.89	\$2,658.91	\$2,293.74	\$1,688.82	\$1,751.28	\$1,724.42	\$1,575.22	\$1,324.79	\$1,099.87	\$1,015.29	\$1,500.80	\$1,248.27	\$1,030.87	\$1,370.35	\$1,227.79	\$3,168.53	\$3,919.77
	65+ MS	\$6,083.48	\$5,173.00	\$4,462.53	\$3,285.66	\$3,407.18	\$3,354.92	\$3,064.64	\$2,577.44	\$2,139.82	\$1,975.26	\$2,919.87	\$2,428.55	\$2,005.59	\$2,666.06	\$2,388.70	\$5,279.13	\$6,530.77
Employee and Dependents	Under 30	\$1,473.43	\$1,252.91	\$1,080.83	\$795.79	\$825.22	\$812.57	\$742.26	\$624.26	\$518.27	\$478.41	\$707.20	\$588.20	\$485.76	\$645.72	\$578.55	\$1,737.16	\$2,149.03
	30-39	\$1,628.49	\$1,384.76	\$1,194.58	\$879.54	\$912.07	\$898.08	\$820.38	\$689.96	\$572.81	\$528.76	\$781.62	\$650.10	\$536.87	\$713.68	\$639.43	\$1,927.75	\$2,384.81
	40-49	\$1,589.73	\$1,351.80	\$1,166.14	\$858.60	\$890.35	\$876.70	\$800.85	\$673.54	\$559.17	\$516.17	\$763.02	\$634.62	\$524.10	\$696.69	\$624.21	\$2,014.98	\$2,492.72
	50-54	\$1,861.14	\$1,582.60	\$1,365.24	\$1,005.19	\$1,042.38	\$1,026.39	\$937.58	\$788.53	\$654.64	\$604.30	\$893.28	\$742.97	\$613.58	\$815.64	\$730.79	\$2,184.80	\$2,702.80
	55-59	\$2,043.35	\$1,737.53	\$1,498.89	\$1,103.60	\$1,144.42	\$1,126.87	\$1,029.37	\$865.72	\$718.73	\$663.46	\$980.74	\$815.72	\$673.65	\$895.49	\$802.32	\$2,375.88	\$2,939.18
	60-64	\$2,705.29	\$2,300.41	\$1,984.47	\$1,461.12	\$1,515.15	\$1,491.91	\$1,362.83	\$1,146.17	\$951.57	\$878.39	\$1,298.44	\$1,079.96	\$891.88	\$1,185.59	\$1,062.24	\$2,951.01	\$3,650.68
	65+ MP	\$2,038.26	\$1,733.21	\$1,495.17	\$1,100.85	\$1,141.57	\$1,124.06	\$1,026.80	\$863.57	\$716.95	\$661.81	\$978.29	\$813.69	\$671.97	\$893.26	\$800.33	\$2,461.47	\$3,045.07
	65+ MS	\$3,070.63	\$2,611.07	\$2,252.46	\$1,658.44	\$1,719.77	\$1,693.39	\$1,546.87	\$1,300.96	\$1,080.07	\$997.01	\$1,473.80	\$1,225.81	\$1,012.32	\$1,345.69	\$1,205.70	\$4,078.67	\$5,045.69
Family	Under 30	\$2,093.80	\$1,780.43	\$1,535.91	\$1,130.85	\$1,172.67	\$1,154.69	\$1,054.78	\$887.10	\$736.48	\$679.84	\$1,004.95	\$835.86	\$690.28	\$917.60	\$822.14	\$2,787.57	\$3,448.49
	30-39	\$2,403.98	\$2,044.20	\$1,763.44	\$1,298.38	\$1,346.40	\$1,325.75	\$1,211.05	\$1,018.52	\$845.58	\$780.56	\$1,153.83	\$959.68	\$792.54	\$1,053.54	\$943.93	\$3,036.66	\$3,756.64
	40-49	\$2,520.31	\$2,143.11	\$1,848.77	\$1,361.21	\$1,411.55	\$1,389.90	\$1,269.65	\$1,067.80	\$886.50	\$818.32	\$1,209.67	\$1,006.12	\$830.89	\$1,104.52	\$989.61	\$3,244.57	\$4,013.84
	50-54	\$3,218.24	\$2,736.59	\$2,360.74	\$1,738.16	\$1,802.45	\$1,774.80	\$1,621.24	\$1,363.50	\$1,131.99	\$1,044.94	\$1,544.65	\$1,284.74	\$1,060.99	\$1,410.39	\$1,263.66	\$3,561.26	\$4,405.61
	55-59	\$3,516.37	\$2,990.09	\$2,579.42	\$1,899.17	\$1,969.41	\$1,939.21	\$1,771.43	\$1,489.81	\$1,236.86	\$1,141.74	\$1,687.73	\$1,403.75	\$1,159.27	\$1,541.03	\$1,380.71	\$3,942.19	\$4,876.85
	60-64	\$4,747.10	\$4,036.63	\$3,482.23	\$2,563.88	\$2,658.70	\$2,617.92	\$2,391.42	\$2,011.23	\$1,669.76	\$1,541.35	\$2,278.44	\$1,895.06	\$1,565.01	\$2,080.40	\$1,863.96	\$4,847.03	\$5,996.22
	65+ MP	\$3,601.81	\$3,062.75	\$2,642.11	\$1,945.32	\$2,017.27	\$1,986.33	\$1,814.46	\$1,526.01	\$1,266.92	\$1,169.49	\$1,728.74	\$1,437.86	\$1,187.44	\$1,578.48	\$1,414.27	\$4,046.53	\$5,005.93
	65+ MS	\$6,141.23	\$5,222.11	\$4,504.89	\$3,316.85	\$3,439.52	\$3,386.77	\$3,093.73	\$2,601.91	\$2,160.13	\$1,994.02	\$2,947.59	\$2,451.61	\$2,024.63	\$2,691.37	\$2,411.38	\$6,159.10	\$7,619.38

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 8 - Alameda, Contra Costa, Marin, San Benito, San Francisco, Santa Clara (zips 950, 951), Sonoma

Family Size	Age																	
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
Pharmacy		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$736.37	\$626.17	\$540.16	\$397.71	\$412.42	\$406.10	\$370.96	\$300.59	\$259.01	\$217.36	\$353.43	\$293.96	\$242.76	\$306.58	\$289.14	\$784.89	\$970.97
	30-39	\$961.80	\$817.87	\$705.52	\$519.47	\$538.68	\$530.42	\$484.53	\$392.61	\$338.30	\$283.90	\$461.63	\$383.95	\$317.08	\$400.44	\$377.66	\$945.72	\$1,169.93
	40-49	\$1,168.29	\$993.45	\$856.99	\$630.99	\$654.32	\$644.30	\$588.55	\$476.90	\$410.93	\$344.85	\$560.73	\$466.38	\$385.15	\$486.40	\$458.73	\$1,068.66	\$1,322.02
	50-54	\$1,538.90	\$1,308.60	\$1,128.85	\$831.15	\$861.89	\$848.69	\$775.25	\$628.19	\$541.29	\$454.25	\$738.61	\$614.33	\$507.33	\$640.70	\$604.26	\$1,484.76	\$1,836.77
	55-59	\$2,077.41	\$1,766.52	\$1,523.87	\$1,122.00	\$1,163.50	\$1,145.67	\$1,046.53	\$848.01	\$730.71	\$613.20	\$997.08	\$829.30	\$684.86	\$864.91	\$815.71	\$1,825.17	\$2,257.88
	60-64	\$2,725.41	\$2,317.54	\$1,999.21	\$1,471.98	\$1,526.42	\$1,503.03	\$1,372.98	\$1,112.53	\$958.63	\$804.48	\$1,308.09	\$1,087.99	\$898.49	\$1,134.70	\$1,070.15	\$2,326.32	\$2,877.84
	65+ MP	\$1,939.04	\$1,648.86	\$1,422.37	\$1,047.27	\$1,086.00	\$1,069.36	\$976.83	\$791.53	\$682.04	\$572.36	\$930.67	\$774.07	\$639.25	\$807.30	\$761.38	\$1,709.64	\$2,114.96
	65+ MS	\$3,219.35	\$2,737.57	\$2,361.54	\$1,738.76	\$1,803.07	\$1,775.44	\$1,621.81	\$1,314.16	\$1,132.37	\$950.28	\$1,545.17	\$1,285.17	\$1,061.33	\$1,340.34	\$1,264.10	\$3,451.74	\$4,270.08
Employee and Spouse	Under 30	\$2,067.84	\$1,758.38	\$1,516.85	\$1,116.83	\$1,158.14	\$1,140.39	\$1,041.71	\$844.10	\$727.34	\$610.38	\$992.49	\$825.49	\$681.71	\$860.93	\$811.95	\$1,918.40	\$2,373.21
	30-39	\$2,404.47	\$2,044.64	\$1,763.78	\$1,298.65	\$1,346.68	\$1,326.04	\$1,211.30	\$981.51	\$845.74	\$709.74	\$1,154.06	\$959.87	\$792.69	\$1,001.08	\$944.13	\$2,142.36	\$2,650.26
	40-49	\$2,404.47	\$2,044.64	\$1,763.79	\$1,298.65	\$1,346.67	\$1,326.04	\$1,211.30	\$981.52	\$845.74	\$709.74	\$1,154.05	\$959.87	\$792.68	\$1,001.07	\$944.12	\$2,395.52	\$2,963.45
	50-54	\$3,510.51	\$2,985.15	\$2,575.11	\$1,896.01	\$1,966.13	\$1,936.01	\$1,768.49	\$1,433.01	\$1,234.78	\$1,036.23	\$1,684.91	\$1,401.40	\$1,157.31	\$1,461.56	\$1,378.43	\$2,970.11	\$3,674.26
	55-59	\$4,328.01	\$3,680.31	\$3,174.78	\$2,337.54	\$2,423.99	\$2,386.85	\$2,180.31	\$1,766.71	\$1,522.33	\$1,277.53	\$2,077.28	\$1,727.74	\$1,426.82	\$1,801.92	\$1,699.42	\$3,515.39	\$4,348.81
	60-64	\$5,356.26	\$4,554.67	\$3,929.05	\$2,892.89	\$2,999.88	\$2,953.91	\$2,698.32	\$2,186.45	\$1,884.00	\$1,581.05	\$2,570.80	\$2,138.23	\$1,765.80	\$2,230.03	\$2,103.17	\$4,372.33	\$5,408.91
	65+ MP	\$3,878.12	\$3,297.75	\$2,844.77	\$2,094.56	\$2,172.02	\$2,138.74	\$1,953.68	\$1,583.07	\$1,364.09	\$1,144.73	\$1,861.35	\$1,548.15	\$1,278.51	\$1,614.61	\$1,522.77	\$3,419.19	\$4,229.81
	65+ MS	\$7,545.00	\$6,415.87	\$5,534.59	\$4,075.02	\$4,225.74	\$4,160.99	\$3,800.94	\$3,079.91	\$2,653.87	\$2,227.11	\$3,621.32	\$3,011.98	\$2,487.37	\$3,141.28	\$2,962.59	\$5,696.75	\$7,047.33
Employee and Dependents	Under 30	\$1,827.41	\$1,553.93	\$1,340.49	\$986.98	\$1,023.48	\$1,007.80	\$920.59	\$745.96	\$642.77	\$539.41	\$877.09	\$729.51	\$602.44	\$760.82	\$717.54	\$1,874.58	\$2,319.00
	30-39	\$2,019.72	\$1,717.47	\$1,481.55	\$1,090.85	\$1,131.19	\$1,113.85	\$1,017.48	\$824.46	\$710.41	\$596.18	\$969.39	\$806.28	\$665.85	\$840.90	\$793.06	\$2,080.25	\$2,573.44
	40-49	\$1,971.65	\$1,676.59	\$1,446.29	\$1,064.88	\$1,104.26	\$1,087.35	\$993.26	\$804.84	\$693.50	\$581.98	\$946.31	\$787.08	\$650.00	\$820.87	\$774.17	\$2,174.38	\$2,689.88
	50-54	\$2,308.28	\$1,962.84	\$1,693.22	\$1,246.69	\$1,292.80	\$1,272.99	\$1,162.84	\$942.25	\$811.91	\$681.35	\$1,107.88	\$921.47	\$760.97	\$961.02	\$906.36	\$2,357.63	\$2,916.58
	55-59	\$2,534.25	\$2,155.00	\$1,858.99	\$1,368.74	\$1,419.37	\$1,397.61	\$1,276.67	\$1,034.50	\$891.40	\$748.05	\$1,216.35	\$1,011.67	\$835.47	\$1,055.11	\$995.09	\$2,563.83	\$3,171.66
	60-64	\$3,355.22	\$2,853.10	\$2,461.21	\$1,812.14	\$1,879.16	\$1,850.36	\$1,690.26	\$1,369.62	\$1,180.16	\$990.39	\$1,610.38	\$1,339.41	\$1,106.12	\$1,396.92	\$1,317.45	\$3,184.46	\$3,939.43
	65+ MP	\$2,527.95	\$2,149.64	\$1,854.36	\$1,365.34	\$1,415.83	\$1,394.14	\$1,273.50	\$1,031.93	\$889.18	\$746.19	\$1,213.32	\$1,009.16	\$833.40	\$1,052.49	\$992.62	\$2,656.20	\$3,285.92
	65+ MS	\$3,808.33	\$3,238.41	\$2,793.58	\$2,056.87	\$2,132.94	\$2,100.26	\$1,918.52	\$1,554.58	\$1,339.54	\$1,124.13	\$1,827.86	\$1,520.29	\$1,255.50	\$1,585.56	\$1,495.37	\$4,401.32	\$5,444.79
Family	Under 30	\$2,596.82	\$2,208.20	\$1,904.89	\$1,402.53	\$1,454.41	\$1,432.12	\$1,308.20	\$1,060.04	\$913.40	\$766.52	\$1,246.38	\$1,036.66	\$856.10	\$1,081.16	\$1,019.66	\$3,008.10	\$3,721.25
	30-39	\$2,981.53	\$2,535.34	\$2,187.08	\$1,610.32	\$1,669.87	\$1,644.28	\$1,502.01	\$1,217.07	\$1,048.72	\$880.08	\$1,431.02	\$1,190.23	\$982.93	\$1,241.33	\$1,170.72	\$3,276.89	\$4,053.77
	40-49	\$3,125.81	\$2,658.02	\$2,292.92	\$1,688.24	\$1,750.67	\$1,723.85	\$1,574.69	\$1,275.97	\$1,099.47	\$922.67	\$1,500.27	\$1,247.82	\$1,030.49	\$1,301.39	\$1,227.36	\$3,501.24	\$4,331.32
	50-54	\$3,991.41	\$3,394.09	\$2,927.88	\$2,155.74	\$2,235.47	\$2,201.22	\$2,010.75	\$1,629.32	\$1,403.93	\$1,178.18	\$1,915.72	\$1,593.38	\$1,315.85	\$1,661.78	\$1,567.25	\$3,842.98	\$4,754.07
	55-59	\$4,361.16	\$3,708.50	\$3,199.10	\$2,355.44	\$2,442.56	\$2,405.13	\$2,197.01	\$1,780.25	\$1,533.99	\$1,287.31	\$2,093.19	\$1,740.98	\$1,437.75	\$1,815.72	\$1,712.44	\$4,254.05	\$5,262.59
	60-64	\$5,887.55	\$5,006.46	\$4,318.78	\$3,179.84	\$3,297.45	\$3,246.92	\$2,965.97	\$2,403.33	\$2,070.88	\$1,737.87	\$2,825.80	\$2,350.32	\$1,940.96	\$2,451.23	\$2,311.78	\$5,230.47	\$6,470.50
	65+ MP	\$4,467.13	\$3,798.62	\$3,276.84	\$2,412.68	\$2,501.91	\$2,463.58	\$2,250.40	\$1,823.51	\$1,571.27	\$1,318.60	\$2,144.06	\$1,783.29	\$1,472.69	\$1,859.85	\$1,754.05	\$4,366.64	\$5,401.88
	65+ MS	\$7,616.63	\$6,476.78	\$5,587.14	\$4,113.71	\$4,265.86	\$4,200.49	\$3,837.02	\$3,109.15	\$2,679.06	\$2,248.26	\$3,655.70	\$3,040.57	\$2,510.99	\$3,171.10	\$2,990.72	\$6,646.33	\$8,222.04

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 9 - Alpine[#], Amador(zip 95644[#]), Butte[#], Calaveras[#], Colusa[#], Del Norte[#] (zips 95538[#], 95548[#]), Glenn[#], Humboldt[#], Imperial, Inyo[#], Lake[#], Lassen[#], Mariposa[#], Mendocino[#], Modoc[#], Mono[#], Monterey(zips 93426[#], 93450[#]), Napa, Nevada[#] (zips 96160-96162 all products are available), Plumas[#], San Bernardino(zips 922), San Luis Obispo, San Mateo, Santa Barbara, Santa Clara (zips 940, 943), Santa Cruz, Shasta[#], Sierra[#], Siskiyou[#], Solano, Tehama[#], Trinity[#], Tuolumne

Family Size Category	Age Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$10,000	MC HSA	MC HSA	MC HSA	MC HRA	MC HRA	PPO \$500	Aetna
		90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	100/50	HDHP \$3,000	HDHP \$2,000	HDHP \$3,500	HDHP \$3,000	HDHP \$5,000	90/70	Indemnity
		Deductible	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
		Coinurance Coinurance Max Pharmacy	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
		\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$712.94	\$606.25	\$522.98	\$385.06	\$399.30	\$393.18	\$359.16	\$302.06	\$250.77	\$210.45	\$342.18	\$284.61	\$235.04	\$312.44	\$279.94	\$816.93	\$1,010.61
	30-39	\$931.20	\$791.85	\$683.09	\$502.94	\$521.54	\$513.55	\$469.11	\$394.53	\$327.54	\$274.88	\$446.94	\$371.74	\$307.00	\$408.09	\$365.64	\$984.33	\$1,217.69
	40-49	\$1,131.11	\$961.84	\$829.73	\$610.92	\$633.51	\$623.80	\$569.82	\$479.23	\$397.86	\$333.89	\$542.88	\$451.55	\$372.90	\$495.70	\$444.14	\$1,112.29	\$1,375.99
	50-54	\$1,489.93	\$1,266.97	\$1,092.95	\$804.72	\$834.47	\$821.69	\$750.59	\$631.26	\$524.07	\$439.81	\$715.10	\$594.79	\$491.20	\$652.95	\$585.03	\$1,545.37	\$1,911.75
	55-59	\$2,011.31	\$1,710.32	\$1,475.40	\$1,086.31	\$1,126.48	\$1,109.22	\$1,013.24	\$852.16	\$707.46	\$593.71	\$965.34	\$802.93	\$663.08	\$881.44	\$789.75	\$1,899.68	\$2,350.06
	60-64	\$2,638.69	\$2,243.82	\$1,935.62	\$1,425.16	\$1,477.87	\$1,455.21	\$1,329.30	\$1,117.97	\$928.14	\$778.91	\$1,266.46	\$1,053.38	\$869.92	\$1,156.38	\$1,036.10	\$2,421.28	\$2,995.33
	65+ MP	\$1,877.34	\$1,596.40	\$1,377.13	\$1,013.96	\$1,051.45	\$1,035.34	\$945.76	\$795.40	\$660.34	\$554.17	\$901.04	\$749.45	\$618.92	\$822.73	\$737.15	\$1,779.43	\$2,201.31
	65+ MS	\$3,116.92	\$2,650.48	\$2,286.43	\$1,683.45	\$1,745.71	\$1,718.95	\$1,570.22	\$1,320.58	\$1,096.35	\$920.07	\$1,495.99	\$1,244.29	\$1,027.58	\$1,365.96	\$1,223.88	\$3,592.65	\$4,444.40
Employee and Spouse	Under 30	\$2,002.05	\$1,702.45	\$1,468.61	\$1,081.31	\$1,121.30	\$1,104.11	\$1,008.58	\$848.23	\$704.20	\$590.98	\$960.90	\$799.23	\$660.03	\$877.38	\$786.12	\$1,996.72	\$2,470.10
	30-39	\$2,327.96	\$1,979.59	\$1,707.69	\$1,257.33	\$1,303.83	\$1,283.85	\$1,172.76	\$986.31	\$818.84	\$687.19	\$1,117.33	\$929.34	\$767.48	\$1,020.21	\$914.09	\$2,229.81	\$2,758.46
	40-49	\$2,327.96	\$1,979.58	\$1,707.68	\$1,257.34	\$1,303.84	\$1,283.85	\$1,172.76	\$986.31	\$818.84	\$687.18	\$1,117.32	\$929.34	\$767.47	\$1,020.21	\$914.09	\$2,493.32	\$3,084.44
	50-54	\$3,398.81	\$2,890.19	\$2,493.22	\$1,835.71	\$1,903.59	\$1,874.42	\$1,712.23	\$1,440.02	\$1,195.50	\$1,003.28	\$1,631.28	\$1,356.83	\$1,120.51	\$1,489.50	\$1,334.56	\$3,091.35	\$3,824.26
	55-59	\$4,190.30	\$3,563.22	\$3,073.80	\$2,263.18	\$2,346.88	\$2,310.91	\$2,110.95	\$1,775.36	\$1,473.90	\$1,236.92	\$2,011.16	\$1,672.79	\$1,381.44	\$1,836.36	\$1,645.34	\$3,658.90	\$4,526.35
	60-64	\$5,185.83	\$4,409.78	\$3,804.08	\$2,800.87	\$2,904.46	\$2,859.93	\$2,612.48	\$2,197.15	\$1,824.07	\$1,530.79	\$2,488.97	\$2,070.21	\$1,709.65	\$2,272.64	\$2,036.25	\$4,550.81	\$5,629.73
	65+ MP	\$3,754.72	\$3,192.83	\$2,754.29	\$2,027.93	\$2,102.92	\$2,070.70	\$1,891.53	\$1,590.81	\$1,320.69	\$1,108.35	\$1,802.10	\$1,498.91	\$1,237.85	\$1,645.48	\$1,474.31	\$3,558.77	\$4,402.50
	65+ MS	\$7,304.93	\$6,211.77	\$5,358.56	\$3,945.40	\$4,091.31	\$4,028.60	\$3,680.03	\$3,094.97	\$2,569.44	\$2,156.31	\$3,506.05	\$2,916.17	\$2,408.27	\$3,201.32	\$2,868.33	\$5,929.30	\$7,335.03
Employee and Dependents	Under 30	\$1,769.27	\$1,504.50	\$1,297.85	\$955.58	\$990.92	\$975.73	\$891.31	\$749.61	\$622.32	\$522.26	\$849.17	\$706.30	\$583.29	\$775.37	\$694.71	\$1,951.11	\$2,413.68
	30-39	\$1,955.46	\$1,662.83	\$1,434.44	\$1,056.15	\$1,095.20	\$1,078.42	\$985.11	\$828.49	\$687.82	\$577.23	\$938.54	\$780.63	\$644.68	\$856.97	\$767.82	\$2,165.18	\$2,678.49
	40-49	\$1,908.91	\$1,623.24	\$1,400.29	\$1,031.01	\$1,069.14	\$1,052.75	\$961.66	\$808.77	\$671.44	\$563.49	\$916.19	\$762.05	\$629.32	\$836.56	\$749.55	\$2,263.15	\$2,799.70
	50-54	\$2,234.83	\$1,900.39	\$1,639.37	\$1,207.04	\$1,251.67	\$1,232.49	\$1,125.85	\$946.86	\$786.08	\$659.69	\$1,072.62	\$892.16	\$736.78	\$979.39	\$877.52	\$2,453.87	\$3,035.64
	55-59	\$2,453.62	\$2,086.44	\$1,799.86	\$1,325.20	\$1,374.21	\$1,353.15	\$1,236.06	\$1,039.56	\$863.04	\$724.27	\$1,177.63	\$979.50	\$808.90	\$1,075.28	\$963.42	\$2,668.49	\$3,301.15
	60-64	\$3,248.46	\$2,762.34	\$2,382.92	\$1,754.50	\$1,819.39	\$1,791.49	\$1,636.49	\$1,376.32	\$1,142.62	\$958.91	\$1,559.12	\$1,296.81	\$1,070.95	\$1,423.61	\$1,275.53	\$3,314.45	\$4,100.26
	65+ MP	\$2,447.51	\$2,081.24	\$1,795.38	\$1,321.91	\$1,370.79	\$1,349.78	\$1,233.00	\$1,036.97	\$860.89	\$722.48	\$1,174.70	\$977.07	\$806.89	\$1,072.60	\$961.03	\$2,764.63	\$3,420.08
	65+ MS	\$3,687.16	\$3,135.38	\$2,704.73	\$1,991.44	\$2,065.09	\$2,033.43	\$1,857.49	\$1,562.18	\$1,296.93	\$1,088.40	\$1,769.68	\$1,471.93	\$1,215.57	\$1,615.86	\$1,447.79	\$4,581.00	\$5,667.06
Family	Under 30	\$2,514.20	\$2,137.95	\$1,844.30	\$1,357.92	\$1,408.14	\$1,386.56	\$1,266.59	\$1,065.22	\$884.35	\$742.16	\$1,206.70	\$1,003.68	\$828.87	\$1,101.83	\$987.21	\$3,130.89	\$3,873.17
	30-39	\$2,886.66	\$2,454.68	\$2,117.53	\$1,559.09	\$1,616.75	\$1,591.97	\$1,454.22	\$1,223.03	\$1,015.36	\$852.11	\$1,385.48	\$1,152.37	\$951.67	\$1,265.06	\$1,133.46	\$3,410.66	\$4,219.26
	40-49	\$3,026.34	\$2,573.46	\$2,219.99	\$1,634.54	\$1,694.98	\$1,669.00	\$1,524.59	\$1,282.21	\$1,064.49	\$893.34	\$1,452.51	\$1,208.14	\$997.72	\$1,326.27	\$1,188.31	\$3,644.18	\$4,508.14
	50-54	\$3,864.41	\$3,286.11	\$2,834.76	\$2,087.18	\$2,164.36	\$2,131.19	\$1,946.79	\$1,637.28	\$1,359.27	\$1,140.72	\$1,854.75	\$1,542.70	\$1,274.01	\$1,693.55	\$1,517.38	\$3,999.86	\$4,948.15
	55-59	\$4,222.39	\$3,590.52	\$3,097.35	\$2,280.52	\$2,364.85	\$2,328.61	\$2,127.12	\$1,788.96	\$1,485.19	\$1,246.39	\$2,026.56	\$1,685.61	\$1,392.02	\$1,850.43	\$1,657.94	\$4,427.71	\$5,477.44
	60-64	\$5,700.22	\$4,847.20	\$4,181.42	\$3,078.70	\$3,192.56	\$3,143.62	\$2,871.62	\$2,415.09	\$2,005.00	\$1,682.63	\$2,735.86	\$2,275.56	\$1,879.24	\$2,498.07	\$2,238.23	\$5,443.98	\$6,734.66
	65+ MP	\$4,324.99	\$3,677.77	\$3,172.62	\$2,335.94	\$2,422.32	\$2,385.20	\$2,178.82	\$1,832.43	\$1,521.28	\$1,276.68	\$2,075.81	\$1,726.57	\$1,425.86	\$1,895.39	\$1,698.24	\$4,544.89	\$5,622.42
	65+ MS	\$7,374.28	\$6,270.74	\$5,409.44	\$3,982.86	\$4,130.15	\$4,066.85	\$3,714.97	\$3,124.35	\$2,593.84	\$2,176.78	\$3,539.34	\$2,943.86	\$2,431.14	\$3,231.71	\$2,895.56	\$6,917.65	\$8,557.70

* Indemnity Only

PPO and Indemnity Only (no MC)

California Rate Filing Form
For Individual and Small Group Health Insurance
Rate Filings for Existing Products, Version 2
(do not use this form for initial filings for new product rates)

This rate filing submission should include:

- 1.) This Form
- 2.) A California Rate Filing Spreadsheet
- 3.) An actuarial certification
- 4.) A spreadsheet with rate information responsive to Questions 10 & 15 below
- 5.) A California Plain-Language Filing Form
- 6.) A California Plain-Language Spreadsheet

1. Company Name: Aetna Life Insurance Company

2. Number of Policy Forms covered by the filing: 2

3. Policy Form numbers covered by the filing:

GR-29N, GR-9N

4. Product Types covered by the filing. Select from the following:

	HMO (Health Maintenance Organization)
X	PPO (Preferred Provider Organization)
	EPO (Exclusive Provider Organization)
	POS (Point of Service)
	FFS (Fee for Service)
	Other (Describe):

5. Segment Type. One of the following:

	Large Group
X	Small Group (2-50 Employees)
	Individual

Note: Large Group, Small Group and Individual filings should not be combined within a single filing.

6. Plan/Insurer Type. One of the following: For Profit Company, not for Profit company

X	For Profit Company
	Not for Profit Company

7. Whether the products are open or closed. List each open or closed product by policy form number.
For each policy form number, indicate in column "C" of the California Rate Filing Spreadsheet whether the products are open or closed.

X If all policy forms listed in response to question 3, above are open, check here:

If all policy forms listed in response to question 3, above are closed, check here:

If only some policy forms listed are closed, check here:

8. Enrollment:

In Column "D" to the California Rate Filing Spreadsheet, state the number of lives, including dependents, covered by each product as of the end of the latest month for which the data has been compiled.

9. Insured months in each policy form:

In Column "E" of the California Rate Filing Spreadsheet, state the number of insured (or member) months for the experience period on which the rates were based. (Does not apply for new products.)

10. Annual Rate

In a separate spreadsheet, for each product included in the filing, show the current and proposed annual premium rates for all rating cells.

See Appendix A - Current Rates & Appendix B - Proposed Rates.

11. Total Earned Premium

For each policy form list:

In column "F" of the California Rate Filing Spreadsheet, state the experience period on which rates are based.

In Column "G" of the California Rate Filing Spreadsheet, state the period for which rates are to be effective.

In column "H" of the California Rate Filing Spreadsheet, state the total premium earned for the experience period on which the rates are based.

12. In column "I" of the California Rate Filing Spreadsheet, state the total dollar amount of incurred claims in each policy form for the experience period on which the rates are based.

If helpful to understanding the basis for the filed rate increases, the insurer may, but is not required to, disaggregate incurred claim data into the aggregate benefit categories listed in item 18 below.

13. In column "J" of the CA Rate Filing Spreadsheet, state the Average Rate Increase initially requested

The weighted average of the proposed rates increases included in the filing, weighting the increases by the number of covered lives for each product (per item 8, above). Rates for new products are not included in this calculation, as they have a weight of zero. (Does not apply to rates for new products).

14. Review Category: One of the following

	Initial Filing for New Product
X	Filing for Existing Product
	Resubmission

Resubmissions should be submitted through SERFF under the same state filing number and SERFF tracking number assigned to the original submission of this filing. Do not submit resubmissions as a new filing.

15. Average Rate of Increase

In those instances in which there is a revision to the rates requested after initial submission, the revision should be submitted as an amendment to the original submission of this filing under the rate/rule form tab. Submit a revised California Rate Filing Form, a revised spreadsheet responsive to Question 10, and a revised California Rate Filing Spreadsheet, completing columns A, B and J. Also, in the case of a resubmission, update the information under the "company rate information" field under the "Rate/Rule Schedule" tab in SERFF. The average rate of increase is a weighted average, calculated as in item 13, above.

16. Effective date of rate increase:

07/01/2011

The earliest anticipated date that the proposed rate increase, or new product rate,

will take effect for a policy holder. (Does not apply to rates for new products)

17. Number of policyholders or insureds affected by each policy form

This information was provided in item 8, above, and need not be repeated.

18. Overall medical trend factor and trend factors by aggregate benefit category:

Overall Medical Trend Factor

Overall means the weighted average of trend factors used to determine rate increases included in the filing, weighting the factor for each aggregate benefit category by the amount of projected medical costs attributable to that category.

Rating Area	MC	PPO	Rx
CARA01	13.00%	13.00%	12.25%
CARA02	11.25%	11.50%	12.25%
CARA03	11.25%	11.50%	12.25%
CARA04	11.25%	11.50%	12.25%
CARA05	11.25%	11.50%	12.25%
CARA06	10.75%	11.00%	12.25%
CARA07	10.75%	11.00%	12.25%
CARA08	10.75%	11.00%	12.25%
CARA09	10.75%	11.00%	12.25%

Medical Trend Factor by Aggregate Benefit Category

The aggregate benefit categories are each of the following - hospital inpatient, hospital outpatient (including emergency room), physician and other professional services, prescription drugs from pharmacies, laboratory services (other than hospital inpatient), radiology services (other than hospital inpatient), other (describe).

	Statewide
Hospital Inpatient	12.6%
Hospital Outpatient (including ER)	14.5%
Physician/other Professional Services	9.7%
Prescription Drug	11.6%
Laboratory (other than inpatient)	9.6%
Radiology (other than inpatient)	11.3%
Other (describe)	11.6%

Medical Trend Factor by Aggregate Benefit Category

The insurer may, but is not required to, aggregate additional data in major geographic regions of the state. If the insurer chooses to so aggregate, the major geographic regions of the state are: Northern California (consisting of Monterey, Kings, Tulare, and Inyo counties, and all counties to the north), Southern California (consisting of San Luis Obispo, Kern, and San Bernardino counties, and all counties to the south).

	North	South
Hospital Inpatient	12.6%	12.6%
Hospital Outpatient (including ER)	14.5%	14.5%
Physician/other Professional Services	9.7%	9.7%
Prescription Drug	11.6%	11.6%
Laboratory (other than inpatient)	9.6%	9.6%
Radiology (other than inpatient)	11.3%	11.3%
Other (describe)	11.6%	11.6%

19. Projected Medical Trend

Use the same aggregate benefit categories used in item 18 - hospital inpatient, hospital outpatient (including emergency room), physician and other professional services, prescription drugs from pharmacies, laboratory services (other than hospital inpatient), radiology services (other than Hospital inpatient), other (describe). Furthermore, within each aggregate category quantify the sources of trend, ie, actual-to-expected claim costs over the prior rating period, utilization of medical services, cost of medical services, plan design, risk factors, demographic factors, and administrative and other non-claim expenses.

	Use of Serviced	Price Inflation	Fees & Risk	Total
Hospital Inpatient	9.90%	2.50%	na	12.60%
Hospital Outpatient (including ER)	9.70%	4.40%	na	14.50%
Physician/other Professional Services	7.50%	2.10%	na	9.70%
Prescription Drug	8.60%	2.80%	na	11.6%
Laboratory (other than inpatient)	7.30%	2.10%	na	9.60%
Radiology (other than inpatient)	8.90%	2.20%	na	11.30%
Other (describe)	8.60%	2.80%	na	11.60%

20. Comparison of claims cost and rates of changes over time

For each proposed rate increase, provide the projected annualized incurred claims cost per insured for the period covered by the proposed rate, the historical incurred claims cost per insured for the most recent 12 months of experience period on which the rates were based, and, if available, the historical incurred claims cost per insured for the next two most recent 12 month periods. Also, compare the rate of change of claims costs over all the projected and historical periods for which information is provided. Show all claim costs according to aggregate benefit category. (Does not apply to new products)

	Year 3	Year 2	Year 1		
Marketing Name	1/1/08-12/31/08	1/1/09-12/31/09	1/1/10-12/31/10	Change Year 2 over Year 3	Change Year 1 over Year 2
MC (Managed Choice)	\$240.68	\$245.50	\$265.31	2.0%	8.1%
PPO	\$262.47	\$352.65	\$364.36	34.4%	3.3%

21. Describe any changes in enrollee/insured cost-sharing, compared to the prior year, associated with the submitted rate filing, and quantify the impact of each change on each of the rates included in the filing. (Does not apply to rates for new products).

Aetna does not collect data on enrollee/insured cost sharing.

22. Describe any changes in enrollee/insured benefits, compared to the prior year associated with the submitted rate filing, and quantify the impact of each change on each of the rates included in the filing. (Does not apply to rates for new business).

NA

23. Submit the required actuarial certification, described in Guidance 1163:2, under the "Supporting Documentation" tab in SERFF.

X	Submitted
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24. Changes in Administrative Costs

Administrative costs are the costs defined in Sections 158.150, 158.151, 158.160 and 158.161 of 45 Code of Federal Regulations Subtitle A, Subchapter B, in the interim final rule issued by the Department of Health and Human Services on December 1, 2010 at 75 Federal Register 74924-74926. Changes in administrative costs should be compared to the prior year, associated with the submitted rate filing, and changes should be shown separately for the costs defined by each of the sections of Code of Federal Regulations listed above this item. (Does not apply to rates for new products).

NA

25. Comments. Place any needed comments here.

NA

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 1 - San Diego

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
		Deductible	Deductible	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinsurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
Employee	Under 30	\$484.92	\$412.35	\$355.71	\$261.90	\$271.59	\$267.43	\$244.29	\$178.57	\$179.54	\$143.14	\$232.74	\$193.58	\$159.87	\$212.51	\$190.41	\$812.98	\$1,005.72	
	30-39	\$633.37	\$538.59	\$464.61	\$342.08	\$354.73	\$349.30	\$319.08	\$233.24	\$234.50	\$186.96	\$303.99	\$252.84	\$208.81	\$277.57	\$248.70	\$979.57	\$1,211.80	
	40-49	\$769.35	\$654.21	\$564.35	\$415.52	\$430.89	\$424.29	\$387.58	\$283.31	\$284.85	\$227.10	\$369.25	\$307.12	\$253.64	\$337.16	\$302.09	\$1,106.91	\$1,369.33	
	50-54	\$1,013.41	\$861.75	\$743.38	\$547.33	\$567.58	\$558.89	\$510.53	\$373.18	\$375.21	\$299.14	\$486.39	\$404.55	\$334.10	\$444.11	\$397.93	\$1,537.90	\$1,902.50	
	55-59	\$1,368.03	\$1,163.30	\$1,003.51	\$738.86	\$766.20	\$754.46	\$689.18	\$503.77	\$506.51	\$403.82	\$656.59	\$546.12	\$451.02	\$599.52	\$537.17	\$1,890.49	\$2,338.69	
	60-64	\$1,794.76	\$1,526.17	\$1,316.53	\$969.33	\$1,005.19	\$989.80	\$904.15	\$660.91	\$664.50	\$529.78	\$861.40	\$716.47	\$591.70	\$786.53	\$704.73	\$2,409.58	\$2,980.83	
	65+ MP	\$1,276.91	\$1,085.82	\$936.67	\$689.65	\$715.16	\$704.21	\$643.27	\$470.22	\$472.77	\$376.92	\$612.86	\$509.74	\$420.98	\$559.59	\$501.40	\$1,770.83	\$2,190.65	
	65+ MS	\$2,120.03	\$1,802.76	\$1,555.14	\$1,145.01	\$1,187.37	\$1,169.18	\$1,068.02	\$780.69	\$784.94	\$625.80	\$1,017.52	\$846.32	\$698.94	\$929.08	\$832.46	\$3,575.28	\$4,422.90	
Employee and Spouse	Under 30	\$1,361.73	\$1,157.94	\$998.89	\$735.46	\$762.67	\$750.99	\$686.00	\$501.45	\$504.18	\$401.96	\$653.57	\$543.60	\$448.94	\$596.76	\$534.70	\$1,987.06	\$2,458.15	
	30-39	\$1,583.41	\$1,346.45	\$1,161.50	\$855.18	\$886.82	\$873.24	\$797.68	\$583.09	\$586.25	\$467.39	\$759.97	\$632.09	\$522.02	\$693.91	\$621.74	\$2,219.03	\$2,745.11	
	40-49	\$1,583.41	\$1,346.44	\$1,161.50	\$855.19	\$886.82	\$873.24	\$797.68	\$583.09	\$586.25	\$467.40	\$759.96	\$632.09	\$522.02	\$693.91	\$621.74	\$2,481.26	\$3,069.51	
	50-54	\$2,311.77	\$1,965.81	\$1,695.78	\$1,248.56	\$1,294.76	\$1,274.93	\$1,164.61	\$851.30	\$855.92	\$682.39	\$1,109.55	\$922.86	\$762.15	\$1,013.10	\$907.75	\$3,076.41	\$3,805.75	
	55-59	\$2,850.11	\$2,423.58	\$2,090.68	\$1,539.31	\$1,596.27	\$1,571.82	\$1,435.81	\$1,049.54	\$1,055.24	\$841.30	\$1,367.92	\$1,137.77	\$939.64	\$1,249.02	\$1,119.13	\$3,641.20	\$4,504.45	
	60-64	\$3,527.24	\$2,999.38	\$2,587.38	\$1,905.03	\$1,975.51	\$1,945.25	\$1,776.93	\$1,298.89	\$1,305.95	\$1,041.18	\$1,692.92	\$1,408.08	\$1,162.87	\$1,545.77	\$1,385.01	\$4,528.81	\$5,602.48	
	65+ MP	\$2,553.85	\$2,171.66	\$1,873.36	\$1,379.31	\$1,430.34	\$1,408.43	\$1,286.56	\$940.45	\$945.55	\$753.85	\$1,225.73	\$1,019.49	\$841.96	\$1,119.19	\$1,002.80	\$3,541.56	\$4,381.19	
	65+ MS	\$4,968.59	\$4,225.02	\$3,644.68	\$2,683.49	\$2,782.77	\$2,740.14	\$2,503.05	\$1,829.66	\$1,839.61	\$1,466.65	\$2,384.70	\$1,983.46	\$1,638.06	\$2,177.42	\$1,950.98	\$5,900.63	\$7,299.55	
Employee and Dependents	Under 30	\$1,203.40	\$1,023.31	\$882.75	\$649.94	\$673.99	\$663.67	\$606.24	\$443.15	\$445.55	\$355.22	\$577.58	\$480.40	\$396.74	\$527.37	\$472.53	\$1,941.67	\$2,402.00	
	30-39	\$1,330.04	\$1,131.00	\$975.65	\$718.35	\$744.92	\$733.51	\$670.05	\$489.79	\$492.44	\$392.61	\$638.36	\$530.95	\$438.49	\$582.88	\$522.26	\$2,154.71	\$2,665.54	
	40-49	\$1,298.39	\$1,104.07	\$952.42	\$701.25	\$727.19	\$716.05	\$654.09	\$478.13	\$480.72	\$383.26	\$623.16	\$518.31	\$428.05	\$569.00	\$509.82	\$2,252.20	\$2,786.15	
	50-54	\$1,520.07	\$1,292.58	\$1,115.03	\$820.97	\$851.34	\$838.31	\$765.77	\$559.75	\$562.80	\$448.70	\$729.56	\$606.81	\$501.14	\$666.15	\$596.87	\$2,442.01	\$3,020.96	
	55-59	\$1,668.87	\$1,419.12	\$1,224.19	\$901.34	\$934.69	\$920.37	\$840.74	\$614.55	\$617.90	\$492.62	\$800.98	\$666.22	\$550.20	\$731.36	\$655.30	\$2,655.59	\$3,285.17	
	60-64	\$2,209.51	\$1,878.85	\$1,620.77	\$1,193.33	\$1,237.48	\$1,218.53	\$1,113.09	\$813.64	\$818.06	\$652.21	\$1,060.46	\$882.04	\$728.44	\$968.29	\$867.59	\$3,298.43	\$4,080.41	
	65+ MP	\$1,664.72	\$1,415.59	\$1,221.15	\$899.10	\$932.36	\$918.09	\$838.64	\$613.03	\$616.36	\$491.40	\$798.99	\$664.55	\$548.84	\$729.54	\$653.68	\$2,751.26	\$3,403.52	
	65+ MS	\$2,507.89	\$2,132.58	\$1,839.65	\$1,354.49	\$1,404.60	\$1,383.08	\$1,263.41	\$923.52	\$928.54	\$740.29	\$1,203.68	\$1,001.15	\$826.81	\$1,099.05	\$984.76	\$4,558.85	\$5,639.65	
Family	Under 30	\$1,710.08	\$1,454.16	\$1,254.42	\$923.60	\$957.77	\$943.10	\$861.49	\$629.73	\$633.15	\$504.79	\$820.76	\$682.66	\$563.78	\$749.42	\$671.48	\$3,115.75	\$3,854.43	
	30-39	\$1,963.42	\$1,669.59	\$1,440.26	\$1,060.42	\$1,099.65	\$1,082.81	\$989.12	\$723.02	\$726.95	\$579.57	\$942.35	\$783.79	\$647.30	\$860.45	\$770.96	\$3,394.17	\$4,198.85	
	40-49	\$2,058.43	\$1,750.37	\$1,509.95	\$1,111.74	\$1,152.87	\$1,135.21	\$1,036.98	\$758.01	\$762.13	\$607.61	\$987.95	\$821.72	\$678.63	\$902.08	\$808.26	\$3,626.55	\$4,486.33	
	50-54	\$2,628.46	\$2,235.10	\$1,928.09	\$1,419.60	\$1,472.12	\$1,449.58	\$1,324.15	\$967.92	\$973.18	\$775.87	\$1,261.54	\$1,049.28	\$866.55	\$1,151.88	\$1,032.10	\$3,980.52	\$4,924.21	
	55-59	\$2,871.94	\$2,442.14	\$2,106.69	\$1,551.11	\$1,608.50	\$1,583.86	\$1,446.81	\$1,057.58	\$1,063.33	\$847.75	\$1,378.40	\$1,146.48	\$946.83	\$1,258.59	\$1,127.70	\$4,406.29	\$5,450.94	
	60-64	\$3,877.12	\$3,296.90	\$2,844.03	\$2,093.99	\$2,171.46	\$2,138.21	\$1,953.19	\$1,427.73	\$1,435.49	\$1,144.46	\$1,860.84	\$1,547.75	\$1,278.22	\$1,699.10	\$1,522.39	\$5,417.66	\$6,702.07	
	65+ MP	\$2,941.73	\$2,501.49	\$2,157.89	\$1,588.80	\$1,647.58	\$1,622.35	\$1,481.96	\$1,083.28	\$1,089.16	\$868.35	\$1,411.90	\$1,174.34	\$969.84	\$1,289.18	\$1,155.11	\$4,522.92	\$5,595.20	
	65+ MS	\$5,015.76	\$4,265.13	\$3,679.28	\$2,708.96	\$2,809.19	\$2,766.15	\$2,526.81	\$1,847.03	\$1,857.07	\$1,480.57	\$2,407.34	\$2,002.29	\$1,653.61	\$2,198.10	\$1,969.50	\$6,884.20	\$8,516.29	

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 1 - San Diego

Family Size	Age																	
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
Employee	Under 30	\$499.47	\$424.72	\$366.38	\$269.76	\$279.74	\$275.45	\$251.62	\$193.12	\$168.29	\$147.44	\$239.73	\$199.39	\$164.66	\$218.89	\$196.12	\$837.36	\$1,035.88
	30-39	\$652.38	\$554.74	\$478.54	\$352.34	\$365.38	\$359.78	\$328.65	\$252.24	\$219.81	\$192.58	\$313.12	\$260.43	\$215.07	\$285.90	\$256.16	\$1,008.94	\$1,248.14
	40-49	\$792.43	\$673.84	\$581.28	\$427.99	\$443.82	\$437.01	\$399.21	\$306.39	\$267.00	\$233.92	\$380.34	\$316.34	\$261.24	\$347.28	\$311.15	\$1,140.10	\$1,410.40
	50-54	\$1,043.81	\$887.60	\$765.68	\$563.76	\$584.61	\$575.65	\$525.85	\$403.59	\$351.70	\$308.13	\$501.00	\$416.69	\$344.11	\$457.45	\$409.86	\$1,584.02	\$1,959.56
	55-59	\$1,409.08	\$1,198.20	\$1,033.61	\$761.03	\$789.19	\$777.09	\$709.86	\$544.82	\$474.77	\$415.95	\$676.31	\$562.51	\$464.53	\$617.52	\$553.28	\$1,947.18	\$2,408.82
	60-64	\$1,848.61	\$1,571.95	\$1,356.02	\$998.42	\$1,035.36	\$1,019.48	\$931.28	\$714.76	\$622.87	\$545.70	\$887.27	\$737.97	\$609.43	\$810.14	\$725.87	\$2,481.84	\$3,070.23
	65+ MP	\$1,315.23	\$1,118.39	\$964.77	\$710.34	\$736.62	\$725.33	\$662.58	\$508.53	\$443.15	\$388.25	\$631.27	\$525.04	\$433.59	\$576.39	\$516.43	\$1,823.93	\$2,256.35
	65+ MS	\$2,183.65	\$1,856.84	\$1,601.79	\$1,179.37	\$1,223.00	\$1,204.25	\$1,100.06	\$844.31	\$735.75	\$644.60	\$1,048.08	\$871.72	\$719.88	\$956.97	\$857.42	\$3,682.49	\$4,555.53
Employee and Spouse	Under 30	\$1,402.59	\$1,192.68	\$1,028.85	\$757.53	\$785.55	\$773.51	\$706.59	\$542.31	\$472.58	\$414.03	\$673.20	\$559.92	\$462.39	\$614.68	\$550.74	\$2,046.65	\$2,531.87
	30-39	\$1,630.92	\$1,386.84	\$1,196.34	\$880.84	\$913.44	\$899.43	\$821.61	\$630.59	\$549.52	\$481.44	\$782.79	\$651.07	\$537.67	\$714.74	\$640.39	\$2,285.57	\$2,827.43
	40-49	\$1,630.92	\$1,386.84	\$1,196.34	\$880.85	\$913.43	\$899.42	\$821.62	\$630.59	\$549.52	\$481.44	\$782.79	\$651.07	\$537.66	\$714.74	\$640.39	\$2,555.67	\$3,161.57
	50-54	\$2,381.13	\$2,024.78	\$1,746.65	\$1,286.04	\$1,333.61	\$1,313.16	\$1,199.56	\$920.66	\$802.29	\$702.90	\$1,142.87	\$950.55	\$784.98	\$1,043.52	\$934.97	\$3,168.67	\$3,919.89
	55-59	\$2,935.63	\$2,496.29	\$2,153.39	\$1,585.51	\$1,644.17	\$1,618.96	\$1,478.90	\$1,135.06	\$989.12	\$866.58	\$1,409.01	\$1,171.91	\$967.79	\$1,286.52	\$1,152.69	\$3,750.39	\$4,639.53
	60-64	\$3,633.08	\$3,089.36	\$2,664.99	\$1,962.20	\$2,034.79	\$2,003.59	\$1,830.25	\$1,404.72	\$1,224.12	\$1,072.46	\$1,743.76	\$1,450.34	\$1,197.71	\$1,592.17	\$1,426.55	\$4,664.62	\$5,770.50
	65+ MP	\$2,630.48	\$2,236.80	\$1,929.56	\$1,420.70	\$1,473.26	\$1,450.67	\$1,325.17	\$1,017.07	\$886.31	\$776.50	\$1,262.55	\$1,050.09	\$867.19	\$1,152.79	\$1,032.87	\$3,647.76	\$4,512.58
	65+ MS	\$5,117.68	\$4,351.77	\$3,754.01	\$2,764.02	\$2,866.27	\$2,822.32	\$2,578.15	\$1,978.75	\$1,724.33	\$1,510.70	\$2,456.32	\$2,042.99	\$1,687.14	\$2,242.79	\$2,009.49	\$6,077.58	\$7,518.44
Employee and Dependents	Under 30	\$1,239.51	\$1,054.01	\$909.23	\$669.45	\$694.22	\$683.57	\$624.43	\$479.26	\$417.64	\$365.89	\$594.93	\$494.82	\$408.63	\$543.21	\$486.70	\$1,999.90	\$2,474.03
	30-39	\$1,369.96	\$1,164.92	\$1,004.91	\$739.90	\$767.28	\$755.51	\$690.15	\$529.69	\$461.59	\$404.40	\$657.53	\$546.89	\$451.63	\$600.37	\$537.92	\$2,219.32	\$2,745.47
	40-49	\$1,337.34	\$1,137.20	\$980.99	\$722.29	\$749.01	\$737.52	\$673.72	\$517.08	\$450.60	\$394.77	\$641.88	\$533.87	\$440.88	\$586.08	\$525.11	\$2,319.74	\$2,869.70
	50-54	\$1,565.67	\$1,331.36	\$1,148.48	\$845.61	\$876.89	\$863.45	\$788.75	\$605.37	\$527.53	\$462.18	\$751.48	\$625.02	\$516.15	\$686.15	\$614.77	\$2,515.24	\$3,111.56
	55-59	\$1,718.95	\$1,461.70	\$1,260.91	\$928.39	\$962.74	\$947.98	\$865.96	\$664.63	\$579.18	\$507.42	\$825.04	\$686.21	\$566.68	\$753.32	\$674.95	\$2,735.22	\$3,383.69
	60-64	\$2,275.80	\$1,935.21	\$1,669.38	\$1,229.14	\$1,274.62	\$1,255.07	\$1,146.49	\$879.93	\$766.81	\$671.80	\$1,092.31	\$908.51	\$750.26	\$997.36	\$893.61	\$3,397.35	\$4,202.79
	65+ MP	\$1,714.68	\$1,458.06	\$1,257.78	\$926.08	\$960.34	\$945.62	\$863.81	\$662.98	\$577.74	\$506.16	\$822.99	\$684.50	\$565.28	\$751.45	\$673.28	\$2,833.76	\$3,505.59
	65+ MS	\$2,583.15	\$2,196.55	\$1,894.84	\$1,395.14	\$1,446.75	\$1,424.57	\$1,301.32	\$998.78	\$870.36	\$762.53	\$1,239.83	\$1,031.20	\$851.58	\$1,132.05	\$1,014.29	\$4,695.55	\$5,808.77
Family	Under 30	\$1,761.39	\$1,497.78	\$1,292.05	\$951.31	\$986.51	\$971.38	\$887.34	\$681.04	\$593.48	\$519.95	\$845.41	\$703.15	\$580.68	\$771.92	\$691.62	\$3,209.19	\$3,970.02
	30-39	\$2,022.33	\$1,719.67	\$1,483.45	\$1,092.24	\$1,132.66	\$1,115.29	\$1,018.80	\$781.93	\$681.40	\$596.98	\$970.66	\$807.32	\$666.70	\$886.28	\$794.08	\$3,495.95	\$4,324.76
	40-49	\$2,120.19	\$1,802.89	\$1,555.24	\$1,145.10	\$1,187.46	\$1,169.25	\$1,068.10	\$819.77	\$714.37	\$625.86	\$1,017.62	\$846.39	\$698.96	\$929.16	\$832.50	\$3,735.30	\$4,620.87
	50-54	\$2,707.32	\$2,302.15	\$1,985.93	\$1,462.21	\$1,516.30	\$1,493.05	\$1,363.88	\$1,046.78	\$912.20	\$799.19	\$1,299.43	\$1,080.77	\$892.52	\$1,186.47	\$1,063.05	\$4,099.89	\$5,071.89
	55-59	\$2,958.12	\$2,515.41	\$2,169.89	\$1,597.65	\$1,656.76	\$1,631.36	\$1,490.22	\$1,143.75	\$996.70	\$873.21	\$1,419.80	\$1,180.89	\$975.20	\$1,296.38	\$1,161.52	\$4,538.43	\$5,614.40
	60-64	\$3,993.45	\$3,395.80	\$2,929.34	\$2,156.83	\$2,236.63	\$2,202.33	\$2,011.80	\$1,544.06	\$1,345.55	\$1,178.84	\$1,916.73	\$1,594.20	\$1,316.52	\$1,750.10	\$1,568.06	\$5,580.13	\$6,903.06
	65+ MP	\$3,030.00	\$2,576.53	\$2,222.62	\$1,636.48	\$1,697.02	\$1,671.00	\$1,526.44	\$1,171.55	\$1,020.92	\$894.44	\$1,454.31	\$1,209.58	\$998.90	\$1,327.88	\$1,189.75	\$4,658.55	\$5,763.00
	65+ MS	\$5,166.27	\$4,393.08	\$3,789.65	\$2,790.26	\$2,893.48	\$2,849.12	\$2,602.62	\$1,997.54	\$1,740.70	\$1,525.05	\$2,479.64	\$2,062.39	\$1,703.16	\$2,264.08	\$2,028.56	\$7,090.64	\$8,771.68

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 2 - Orange

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
		Deductible 90/70%	Deductible 80/60%	Deductible 80/60%	Deductible 70/50%	Deductible 80/50%	Deductible 80/50%	Deductible 80/50%	Deductible 75/50%	Deductible 65/50%	Deductible 100/50%	\$3000/\$3000 90/50%	\$2000 80/50%	\$3500 80/50%	\$3000 80/50%	\$5000 80/50%	\$500/\$500 90/70%	\$500 80%	
	Coinsurance 90/70%	Coinsurance 80/60%	Coinsurance 80/60%	Coinsurance 70/50%	Coinsurance 80/50%	Coinsurance 80/50%	Coinsurance 80/50%	Coinsurance 75/50%	Coinsurance 65/50%	Coinsurance 100/50%	\$0/unlimited	\$2500/\$5000 90/50%	\$3500/\$7000 80/50%	\$2000/\$4000 80/50%	\$1500/\$3000 80/50%	\$2000/\$4000 80/50%	\$4000/\$8000 90/70%	\$3500 80%	
	Max Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$552.92	\$470.17	\$405.59	\$298.63	\$309.67	\$304.93	\$278.54	\$225.71	\$204.72	\$163.21	\$265.38	\$220.73	\$182.29	\$242.32	\$217.11	\$1,347.34	\$1,666.78	
	30-39	\$722.19	\$614.11	\$529.76	\$390.05	\$404.47	\$398.28	\$363.81	\$294.81	\$267.39	\$213.18	\$346.62	\$288.30	\$238.10	\$316.50	\$283.58	\$1,623.42	\$2,008.32	
	40-49	\$877.23	\$745.95	\$643.49	\$473.79	\$491.31	\$483.79	\$441.92	\$358.10	\$324.80	\$258.94	\$421.04	\$350.20	\$289.21	\$384.45	\$344.46	\$1,834.46	\$2,269.39	
	50-54	\$1,155.52	\$982.58	\$847.62	\$624.09	\$647.16	\$637.26	\$582.11	\$471.70	\$427.83	\$341.08	\$554.60	\$461.29	\$380.96	\$506.41	\$453.73	\$2,548.74	\$3,153.02	
	55-59	\$1,559.87	\$1,326.42	\$1,144.23	\$842.48	\$873.62	\$860.25	\$785.80	\$636.76	\$577.55	\$460.44	\$748.68	\$622.71	\$514.27	\$683.62	\$612.50	\$3,133.09	\$3,875.91	
	60-64	\$2,046.44	\$1,740.17	\$1,501.15	\$1,105.27	\$1,146.13	\$1,128.59	\$1,030.92	\$835.38	\$757.70	\$604.06	\$982.21	\$816.95	\$674.68	\$896.86	\$803.55	\$3,993.36	\$4,940.14	
	65+ MP	\$1,455.97	\$1,238.07	\$1,068.02	\$786.36	\$815.44	\$802.95	\$733.46	\$594.35	\$539.08	\$429.77	\$698.81	\$581.24	\$480.01	\$638.09	\$571.70	\$2,934.77	\$3,630.57	
65+ MS	\$2,417.32	\$2,055.55	\$1,773.21	\$1,305.59	\$1,353.85	\$1,333.13	\$1,217.76	\$986.79	\$895.02	\$713.54	\$1,160.22	\$965.01	\$796.96	\$1,059.40	\$949.19	\$5,925.25	\$7,330.07		
Employee and Spouse	Under 30	\$1,552.69	\$1,320.31	\$1,138.96	\$838.60	\$869.60	\$856.29	\$782.18	\$633.83	\$574.89	\$458.32	\$745.23	\$619.84	\$511.90	\$680.47	\$609.68	\$3,293.13	\$4,073.89	
	30-39	\$1,805.45	\$1,535.25	\$1,324.38	\$975.11	\$1,011.16	\$995.69	\$909.51	\$737.01	\$668.47	\$532.93	\$866.54	\$720.75	\$595.24	\$791.24	\$708.93	\$3,677.56	\$4,549.48	
	40-49	\$1,805.45	\$1,535.25	\$1,324.38	\$975.12	\$1,011.17	\$995.69	\$909.52	\$737.01	\$668.47	\$532.93	\$866.55	\$720.75	\$595.23	\$791.25	\$708.93	\$4,112.15	\$5,087.10	
	50-54	\$2,635.95	\$2,241.45	\$1,933.58	\$1,423.66	\$1,476.29	\$1,453.70	\$1,327.89	\$1,076.03	\$975.96	\$778.07	\$1,265.15	\$1,052.29	\$869.04	\$1,155.22	\$1,035.04	\$5,098.49	\$6,307.28	
	55-59	\$3,249.78	\$2,763.42	\$2,383.85	\$1,755.19	\$1,820.08	\$1,792.22	\$1,637.11	\$1,326.61	\$1,203.24	\$959.26	\$1,559.77	\$1,297.34	\$1,071.41	\$1,424.23	\$1,276.06	\$6,034.51	\$7,465.23	
	60-64	\$4,021.87	\$3,419.96	\$2,950.21	\$2,172.19	\$2,252.49	\$2,218.02	\$2,026.07	\$1,641.78	\$1,489.11	\$1,187.16	\$1,930.34	\$1,605.56	\$1,325.95	\$1,762.60	\$1,579.22	\$7,505.53	\$9,285.01	
	65+ MP	\$2,911.97	\$2,476.16	\$2,136.06	\$1,572.74	\$1,630.89	\$1,605.92	\$1,466.94	\$1,188.71	\$1,078.17	\$859.55	\$1,397.63	\$1,162.49	\$960.03	\$1,276.19	\$1,143.41	\$5,869.38	\$7,260.94	
65+ MS	\$5,665.33	\$4,817.46	\$4,155.76	\$3,059.83	\$3,172.94	\$3,124.38	\$2,853.98	\$2,312.68	\$2,097.60	\$1,672.28	\$2,719.14	\$2,261.64	\$1,867.78	\$2,482.86	\$2,224.56	\$9,779.03	\$12,097.54		
Employee and Dependents	Under 30	\$1,372.15	\$1,166.80	\$1,006.53	\$741.09	\$768.49	\$756.73	\$691.24	\$560.13	\$508.04	\$405.03	\$658.58	\$547.77	\$452.38	\$601.35	\$538.79	\$3,217.90	\$3,980.83	
	30-39	\$1,516.56	\$1,289.59	\$1,112.46	\$819.08	\$849.37	\$836.37	\$763.98	\$619.08	\$561.51	\$447.66	\$727.89	\$605.42	\$499.99	\$664.64	\$595.50	\$3,570.96	\$4,417.60	
	40-49	\$1,480.45	\$1,258.89	\$1,085.98	\$799.59	\$829.15	\$816.46	\$745.80	\$604.34	\$548.14	\$437.00	\$710.56	\$591.01	\$488.08	\$648.82	\$581.32	\$3,732.54	\$4,617.48	
	50-54	\$1,733.22	\$1,473.82	\$1,271.39	\$936.11	\$970.71	\$955.86	\$873.14	\$707.53	\$641.73	\$511.61	\$831.88	\$691.91	\$571.42	\$759.59	\$680.57	\$4,047.11	\$5,006.64	
	55-59	\$1,902.90	\$1,618.11	\$1,395.86	\$1,027.75	\$1,065.74	\$1,049.43	\$958.61	\$776.79	\$704.56	\$561.70	\$913.32	\$759.65	\$627.36	\$833.96	\$747.19	\$4,401.07	\$5,444.52	
	60-64	\$2,519.35	\$2,142.30	\$1,848.05	\$1,360.69	\$1,410.99	\$1,389.39	\$1,269.15	\$1,028.43	\$932.80	\$743.65	\$1,209.19	\$1,005.74	\$830.59	\$1,104.11	\$989.24	\$5,466.44	\$6,762.48	
	65+ MP	\$1,898.16	\$1,614.09	\$1,392.39	\$1,025.19	\$1,063.10	\$1,046.82	\$956.22	\$774.86	\$702.80	\$560.30	\$911.05	\$757.77	\$625.80	\$831.88	\$745.33	\$4,559.63	\$5,640.66	
65+ MS	\$2,859.57	\$2,431.61	\$2,097.62	\$1,544.45	\$1,601.54	\$1,577.03	\$1,440.55	\$1,167.32	\$1,058.76	\$844.08	\$1,372.48	\$1,141.56	\$942.76	\$1,253.22	\$1,122.84	\$7,555.30	\$9,346.59		
Family	Under 30	\$1,949.88	\$1,658.06	\$1,430.32	\$1,053.12	\$1,092.06	\$1,075.34	\$982.28	\$795.97	\$721.95	\$575.56	\$935.87	\$778.41	\$642.85	\$854.55	\$765.64	\$5,163.69	\$6,387.95	
	30-39	\$2,238.75	\$1,903.70	\$1,642.22	\$1,209.14	\$1,253.84	\$1,234.65	\$1,127.79	\$913.89	\$828.90	\$660.84	\$1,074.51	\$893.72	\$738.09	\$981.14	\$879.07	\$5,625.10	\$6,958.75	
	40-49	\$2,347.08	\$1,995.82	\$1,721.68	\$1,267.65	\$1,314.52	\$1,294.40	\$1,182.37	\$958.11	\$869.01	\$692.81	\$1,126.51	\$936.97	\$773.80	\$1,028.62	\$921.61	\$6,010.23	\$7,435.19	
	50-54	\$2,997.05	\$2,548.50	\$2,198.46	\$1,618.69	\$1,678.53	\$1,652.84	\$1,509.80	\$1,223.44	\$1,109.66	\$884.66	\$1,438.46	\$1,196.44	\$988.09	\$1,313.47	\$1,176.82	\$6,596.86	\$8,160.90	
	55-59	\$3,274.67	\$2,784.59	\$2,402.11	\$1,768.64	\$1,834.02	\$1,805.95	\$1,649.65	\$1,336.77	\$1,212.46	\$966.61	\$1,571.72	\$1,307.27	\$1,079.62	\$1,435.14	\$1,285.84	\$7,302.50	\$9,033.84	
	60-64	\$4,420.81	\$3,759.19	\$3,242.85	\$2,387.66	\$2,475.93	\$2,438.03	\$2,227.04	\$1,804.63	\$1,636.82	\$1,304.92	\$2,121.81	\$1,764.82	\$1,457.48	\$1,937.44	\$1,735.87	\$8,978.61	\$11,107.34	
	65+ MP	\$3,354.25	\$2,852.25	\$2,460.48	\$1,811.61	\$1,878.59	\$1,849.83	\$1,689.74	\$1,369.25	\$1,241.92	\$990.10	\$1,609.91	\$1,339.05	\$1,105.84	\$1,470.02	\$1,317.08	\$7,495.77	\$9,272.94	
65+ MS	\$5,719.12	\$4,863.20	\$4,195.22	\$3,088.88	\$3,203.06	\$3,154.04	\$2,881.08	\$2,334.63	\$2,117.52	\$1,688.16	\$2,744.95	\$2,283.11	\$1,885.52	\$2,506.43	\$2,245.68	\$11,409.08	\$14,114.05		

* Indemnity Only

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
Employee	Under 30	\$575.03	\$488.98	\$421.81	\$310.58	\$322.06	\$317.12	\$289.68	\$234.74	\$202.26	\$169.74	\$275.99	\$229.56	\$189.58	\$252.01	\$225.79	\$1,387.74	\$1,716.76	
	30-39	\$751.07	\$638.68	\$550.94	\$405.66	\$420.66	\$414.20	\$378.36	\$306.60	\$264.18	\$221.70	\$360.48	\$299.84	\$247.62	\$329.16	\$294.91	\$1,672.10	\$2,068.54	
	40-49	\$912.31	\$775.79	\$669.22	\$492.75	\$510.96	\$503.13	\$459.59	\$372.43	\$320.90	\$269.30	\$437.87	\$364.21	\$300.78	\$399.83	\$358.23	\$1,889.47	\$2,337.44	
	50-54	\$1,201.72	\$1,021.89	\$881.52	\$649.06	\$673.06	\$662.73	\$605.39	\$490.57	\$422.69	\$354.73	\$576.78	\$479.74	\$396.19	\$526.66	\$471.87	\$2,625.16	\$3,247.56	
	55-59	\$1,622.24	\$1,379.48	\$1,189.99	\$876.19	\$908.58	\$894.64	\$817.23	\$662.24	\$570.61	\$478.86	\$778.61	\$647.62	\$534.83	\$710.96	\$636.99	\$3,227.03	\$3,992.13	
	60-64	\$2,128.27	\$1,809.78	\$1,561.18	\$1,149.50	\$1,191.99	\$1,173.71	\$1,072.15	\$868.81	\$748.59	\$628.23	\$1,021.48	\$849.63	\$701.66	\$932.72	\$835.68	\$4,113.10	\$5,088.27	
	65+ MP	\$1,514.19	\$1,287.60	\$1,110.73	\$817.83	\$848.06	\$835.05	\$762.80	\$618.13	\$532.60	\$446.97	\$726.75	\$604.49	\$499.21	\$663.60	\$594.56	\$3,022.77	\$3,739.44	
	65+ MS	\$2,513.99	\$2,137.78	\$1,844.12	\$1,357.83	\$1,408.02	\$1,386.42	\$1,266.46	\$1,026.27	\$884.27	\$742.09	\$1,206.61	\$1,003.62	\$828.83	\$1,101.77	\$987.14	\$6,102.92	\$7,549.87	
Employee and Spouse	Under 30	\$1,614.78	\$1,373.13	\$1,184.51	\$872.16	\$904.40	\$890.52	\$813.47	\$659.19	\$567.98	\$476.66	\$775.02	\$644.64	\$532.37	\$707.68	\$634.05	\$3,391.87	\$4,196.05	
	30-39	\$1,877.65	\$1,596.67	\$1,377.33	\$1,014.14	\$1,051.63	\$1,035.49	\$945.89	\$766.49	\$660.44	\$554.25	\$901.19	\$749.59	\$619.04	\$822.89	\$737.27	\$3,787.84	\$4,685.90	
	40-49	\$1,877.64	\$1,596.67	\$1,377.34	\$1,014.14	\$1,051.62	\$1,035.50	\$945.89	\$766.50	\$660.44	\$554.25	\$901.19	\$749.58	\$619.04	\$822.89	\$737.28	\$4,235.46	\$5,239.64	
	50-54	\$2,741.35	\$2,331.12	\$2,010.91	\$1,480.63	\$1,535.37	\$1,511.81	\$1,381.00	\$1,119.08	\$964.24	\$809.20	\$1,315.74	\$1,094.38	\$903.79	\$1,201.41	\$1,076.42	\$5,251.36	\$6,496.41	
	55-59	\$3,379.73	\$2,873.97	\$2,479.18	\$1,825.43	\$1,892.90	\$1,863.87	\$1,702.59	\$1,379.68	\$1,188.78	\$997.64	\$1,622.13	\$1,349.23	\$1,114.25	\$1,481.19	\$1,327.08	\$6,215.45	\$7,689.08	
	60-64	\$4,182.69	\$3,556.77	\$3,068.19	\$2,259.12	\$2,342.62	\$2,306.69	\$2,107.10	\$1,707.47	\$1,471.21	\$1,234.66	\$2,007.52	\$1,669.78	\$1,378.98	\$1,833.08	\$1,642.36	\$7,730.58	\$9,563.42	
	65+ MP	\$3,028.41	\$2,575.23	\$2,221.48	\$1,635.68	\$1,696.14	\$1,670.12	\$1,525.61	\$1,236.27	\$1,065.21	\$893.94	\$1,453.51	\$1,208.99	\$998.43	\$1,327.22	\$1,189.13	\$6,045.37	\$7,478.68	
	65+ MS	\$5,891.88	\$5,010.19	\$4,321.95	\$3,182.27	\$3,299.89	\$3,249.27	\$2,968.12	\$2,405.20	\$2,072.40	\$1,739.19	\$2,827.85	\$2,352.12	\$1,942.48	\$2,582.15	\$2,313.50	\$10,072.25	\$12,460.29	
Employee and Dependents	Under 30	\$1,427.02	\$1,213.48	\$1,046.78	\$770.75	\$799.24	\$786.98	\$718.88	\$582.54	\$501.94	\$421.23	\$684.91	\$569.69	\$470.47	\$625.40	\$560.33	\$3,314.39	\$4,100.20	
	30-39	\$1,577.20	\$1,341.19	\$1,156.94	\$851.86	\$883.36	\$869.80	\$794.54	\$643.85	\$554.76	\$465.56	\$756.99	\$629.64	\$519.99	\$691.22	\$619.30	\$3,678.03	\$4,550.06	
	40-49	\$1,539.65	\$1,309.26	\$1,129.40	\$831.59	\$862.32	\$849.10	\$775.62	\$628.53	\$541.56	\$454.48	\$738.97	\$614.65	\$507.61	\$674.77	\$604.56	\$3,844.46	\$4,755.94	
	50-54	\$1,802.53	\$1,532.79	\$1,322.24	\$973.56	\$1,009.56	\$994.06	\$908.05	\$735.83	\$634.02	\$532.08	\$865.14	\$719.59	\$594.27	\$789.97	\$707.78	\$4,168.46	\$5,156.76	
	55-59	\$1,978.99	\$1,682.84	\$1,451.68	\$1,068.87	\$1,108.39	\$1,091.38	\$996.95	\$807.87	\$696.09	\$584.17	\$949.83	\$790.04	\$652.45	\$867.31	\$777.07	\$4,533.03	\$5,607.77	
	60-64	\$2,620.09	\$2,228.00	\$1,921.95	\$1,415.14	\$1,467.45	\$1,444.94	\$1,319.91	\$1,069.58	\$921.58	\$773.41	\$1,257.53	\$1,045.97	\$863.81	\$1,148.26	\$1,028.80	\$5,630.35	\$6,965.25	
	65+ MP	\$1,974.07	\$1,678.66	\$1,448.07	\$1,066.21	\$1,105.63	\$1,088.66	\$994.47	\$805.86	\$694.36	\$582.72	\$947.47	\$788.08	\$650.83	\$865.14	\$775.13	\$4,696.35	\$5,809.81	
	65+ MS	\$2,973.92	\$2,528.89	\$2,181.50	\$1,606.25	\$1,665.62	\$1,640.07	\$1,498.16	\$1,214.03	\$1,046.05	\$877.86	\$1,427.36	\$1,187.23	\$980.46	\$1,303.34	\$1,167.74	\$7,781.85	\$9,626.86	
Family	Under 30	\$2,027.86	\$1,724.40	\$1,487.52	\$1,095.27	\$1,135.75	\$1,118.33	\$1,021.56	\$827.82	\$713.27	\$598.59	\$973.28	\$809.55	\$668.56	\$888.72	\$796.25	\$5,318.52	\$6,579.49	
	30-39	\$2,328.27	\$1,979.86	\$1,707.89	\$1,257.52	\$1,304.01	\$1,284.00	\$1,172.90	\$950.45	\$818.94	\$687.27	\$1,117.47	\$929.48	\$767.60	\$1,020.38	\$914.21	\$5,793.77	\$7,167.42	
	40-49	\$2,440.93	\$2,075.66	\$1,790.53	\$1,318.38	\$1,367.10	\$1,346.14	\$1,229.66	\$996.45	\$858.57	\$720.53	\$1,171.54	\$974.46	\$804.75	\$1,069.76	\$958.46	\$6,190.45	\$7,658.14	
	50-54	\$3,116.88	\$2,650.46	\$2,286.38	\$1,683.46	\$1,745.70	\$1,718.91	\$1,570.18	\$1,272.38	\$1,096.33	\$920.06	\$1,495.98	\$1,244.30	\$1,027.59	\$1,365.99	\$1,223.87	\$6,794.66	\$8,405.61	
	55-59	\$3,405.61	\$2,895.98	\$2,498.17	\$1,839.41	\$1,907.40	\$1,878.14	\$1,715.63	\$1,390.25	\$1,197.89	\$1,005.28	\$1,634.55	\$1,359.57	\$1,122.79	\$1,492.53	\$1,337.25	\$7,521.46	\$9,304.72	
	60-64	\$4,597.58	\$3,909.57	\$3,372.53	\$2,483.20	\$2,574.99	\$2,535.50	\$2,316.10	\$1,876.84	\$1,617.14	\$1,357.13	\$2,206.65	\$1,835.41	\$1,515.76	\$2,014.91	\$1,805.27	\$9,247.84	\$11,440.40	
	65+ MP	\$3,488.37	\$2,966.36	\$2,558.88	\$1,884.11	\$1,953.75	\$1,923.78	\$1,757.32	\$1,424.04	\$1,227.00	\$1,029.72	\$1,674.27	\$1,392.61	\$1,150.07	\$1,528.80	\$1,369.74	\$7,720.53	\$9,551.00	
	65+ MS	\$5,947.82	\$5,057.75	\$4,362.98	\$3,212.48	\$3,331.22	\$3,280.12	\$2,996.30	\$2,428.03	\$2,092.08	\$1,755.70	\$2,854.70	\$2,374.45	\$1,960.92	\$2,606.66	\$2,335.46	\$11,751.18	\$14,537.28	

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 3 - Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura

Family Size	Age																	
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinsurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$526.13	\$447.39	\$385.94	\$284.16	\$285.83	\$290.15	\$265.05	\$204.03	\$194.80	\$155.30	\$252.52	\$210.03	\$173.45	\$230.58	\$206.59	\$1,081.13	\$1,337.45
	30-39	\$687.20	\$584.35	\$504.09	\$371.15	\$373.33	\$378.98	\$346.19	\$266.49	\$254.44	\$202.84	\$329.83	\$274.33	\$226.55	\$301.17	\$269.84	\$1,302.66	\$1,611.51
	40-49	\$834.73	\$709.81	\$612.31	\$450.83	\$453.48	\$460.34	\$420.51	\$323.70	\$309.06	\$246.39	\$400.64	\$333.22	\$275.19	\$365.83	\$327.76	\$1,472.01	\$1,821.00
	50-54	\$1,099.53	\$934.98	\$806.55	\$593.85	\$597.34	\$606.37	\$553.91	\$426.39	\$407.10	\$324.55	\$527.73	\$438.93	\$362.48	\$481.88	\$431.74	\$2,045.15	\$2,530.03
	55-59	\$1,484.29	\$1,262.15	\$1,088.79	\$801.66	\$806.37	\$818.56	\$747.75	\$575.60	\$549.56	\$438.12	\$712.40	\$592.53	\$489.33	\$650.50	\$582.82	\$2,514.04	\$3,110.09
	60-64	\$1,947.28	\$1,655.85	\$1,428.42	\$1,051.72	\$1,057.90	\$1,073.89	\$980.99	\$755.14	\$720.98	\$574.79	\$934.61	\$777.35	\$641.96	\$853.41	\$764.62	\$3,204.34	\$3,964.04
	65+ MP	\$1,385.43	\$1,178.09	\$1,016.27	\$748.26	\$752.66	\$764.04	\$697.94	\$537.26	\$512.96	\$408.94	\$664.95	\$553.06	\$456.74	\$607.17	\$544.00	\$2,354.91	\$2,913.23
65+ MS	\$2,300.20	\$1,955.96	\$1,687.30	\$1,242.33	\$1,249.63	\$1,268.51	\$1,158.78	\$892.00	\$851.65	\$678.96	\$1,104.00	\$918.24	\$758.31	\$1,008.08	\$903.20	\$4,754.53	\$5,881.76	
Employee and Spouse	Under 30	\$1,477.46	\$1,256.34	\$1,083.78	\$797.97	\$802.66	\$814.79	\$744.30	\$572.95	\$547.03	\$436.11	\$709.12	\$589.80	\$487.07	\$647.51	\$580.14	\$2,642.46	\$3,268.95
	30-39	\$1,717.97	\$1,460.86	\$1,260.21	\$927.87	\$933.32	\$947.43	\$865.47	\$666.22	\$636.08	\$507.10	\$824.56	\$685.81	\$566.37	\$752.91	\$674.58	\$2,950.94	\$3,650.57
	40-49	\$1,717.97	\$1,460.87	\$1,260.21	\$927.86	\$933.32	\$947.43	\$865.46	\$666.22	\$636.08	\$507.10	\$824.56	\$685.81	\$566.37	\$752.92	\$674.57	\$3,299.67	\$4,081.97
	50-54	\$2,508.23	\$2,132.86	\$1,839.89	\$1,354.68	\$1,362.64	\$1,383.24	\$1,263.57	\$972.68	\$928.67	\$740.36	\$1,203.85	\$1,001.28	\$826.89	\$1,099.25	\$984.88	\$4,091.11	\$5,061.06
	55-59	\$3,092.32	\$2,629.52	\$2,268.35	\$1,670.15	\$1,679.96	\$1,705.36	\$1,557.83	\$1,199.18	\$1,144.93	\$912.77	\$1,484.19	\$1,234.45	\$1,019.45	\$1,355.23	\$1,214.23	\$4,842.20	\$5,990.22
	60-64	\$3,827.00	\$3,254.25	\$2,807.28	\$2,066.94	\$2,079.09	\$2,110.52	\$1,927.94	\$1,484.08	\$1,416.95	\$1,129.63	\$1,836.79	\$1,527.73	\$1,261.65	\$1,677.21	\$1,502.71	\$6,022.57	\$7,450.43
	65+ MP	\$2,770.88	\$2,356.20	\$2,032.56	\$1,496.54	\$1,505.33	\$1,528.09	\$1,395.89	\$1,074.53	\$1,025.93	\$817.89	\$1,329.91	\$1,106.13	\$913.48	\$1,214.35	\$1,088.01	\$4,709.69	\$5,826.30
65+ MS	\$5,390.84	\$4,584.06	\$3,954.42	\$2,911.57	\$2,928.68	\$2,972.93	\$2,715.76	\$2,090.53	\$1,995.96	\$1,591.24	\$2,587.37	\$2,152.02	\$1,777.21	\$2,362.57	\$2,116.77	\$7,846.87	\$9,707.25	
Employee and Dependents	Under 30	\$1,305.67	\$1,110.26	\$957.77	\$705.18	\$709.33	\$720.05	\$657.76	\$506.33	\$483.42	\$385.40	\$626.67	\$521.22	\$430.44	\$572.22	\$512.68	\$2,582.10	\$3,194.28
	30-39	\$1,443.08	\$1,227.10	\$1,058.56	\$779.40	\$783.98	\$795.83	\$726.98	\$559.61	\$534.30	\$425.96	\$692.62	\$576.08	\$475.74	\$632.44	\$566.64	\$2,865.40	\$3,544.75
	40-49	\$1,408.73	\$1,197.90	\$1,033.36	\$760.84	\$765.31	\$776.89	\$709.67	\$546.29	\$521.58	\$415.82	\$676.13	\$562.36	\$464.42	\$617.39	\$553.14	\$2,995.06	\$3,705.14
	50-54	\$1,649.24	\$1,402.42	\$1,209.79	\$890.75	\$895.98	\$909.53	\$830.84	\$639.57	\$610.63	\$486.81	\$791.57	\$658.37	\$543.70	\$722.80	\$647.59	\$3,247.47	\$4,017.40
	55-59	\$1,810.70	\$1,539.71	\$1,328.23	\$977.95	\$983.70	\$998.57	\$912.19	\$702.18	\$670.41	\$534.47	\$869.06	\$722.83	\$596.94	\$793.55	\$710.99	\$3,531.49	\$4,368.76
	60-64	\$2,397.28	\$2,038.50	\$1,758.51	\$1,294.76	\$1,302.37	\$1,322.05	\$1,207.69	\$929.65	\$887.59	\$707.62	\$1,150.59	\$956.99	\$790.31	\$1,050.62	\$941.32	\$4,386.37	\$5,426.31
	65+ MP	\$1,806.20	\$1,535.89	\$1,324.92	\$975.52	\$981.25	\$996.09	\$909.91	\$700.43	\$668.75	\$533.14	\$866.90	\$721.03	\$595.46	\$791.58	\$709.22	\$3,658.72	\$4,526.16
65+ MS	\$2,721.02	\$2,313.80	\$1,995.99	\$1,469.61	\$1,478.25	\$1,500.58	\$1,370.78	\$1,055.19	\$1,007.46	\$803.18	\$1,305.98	\$1,086.23	\$897.04	\$1,192.51	\$1,068.44	\$6,062.51	\$7,499.85	
Family	Under 30	\$1,855.41	\$1,577.73	\$1,361.03	\$1,002.10	\$1,007.99	\$1,023.22	\$934.70	\$719.52	\$686.97	\$547.67	\$890.52	\$740.68	\$611.67	\$813.15	\$728.54	\$4,143.44	\$5,125.79
	30-39	\$2,130.28	\$1,811.46	\$1,562.65	\$1,150.55	\$1,157.31	\$1,174.81	\$1,073.17	\$826.11	\$788.74	\$628.80	\$1,022.45	\$850.40	\$702.29	\$933.61	\$836.48	\$4,513.68	\$5,583.81
	40-49	\$2,233.36	\$1,899.12	\$1,638.27	\$1,206.22	\$1,213.31	\$1,231.66	\$1,125.10	\$866.08	\$826.90	\$659.23	\$1,071.92	\$891.55	\$736.28	\$978.79	\$876.95	\$4,822.72	\$5,966.12
	50-54	\$2,851.83	\$2,425.03	\$2,091.94	\$1,540.26	\$1,549.31	\$1,572.73	\$1,436.67	\$1,105.92	\$1,055.89	\$841.78	\$1,368.76	\$1,138.44	\$940.16	\$1,249.84	\$1,119.80	\$5,293.43	\$6,548.43
	55-59	\$3,116.01	\$2,649.67	\$2,285.73	\$1,682.94	\$1,692.83	\$1,718.42	\$1,569.76	\$1,208.37	\$1,153.70	\$919.76	\$1,495.55	\$1,243.91	\$1,027.26	\$1,365.61	\$1,223.53	\$5,859.65	\$7,248.89
	60-64	\$4,206.61	\$3,577.05	\$3,085.74	\$2,271.97	\$2,285.32	\$2,319.86	\$2,119.18	\$1,631.29	\$1,557.50	\$1,241.68	\$2,018.99	\$1,679.27	\$1,386.79	\$1,843.57	\$1,651.77	\$7,204.60	\$8,912.70
	65+ MP	\$3,191.73	\$2,714.06	\$2,341.27	\$1,723.83	\$1,733.97	\$1,760.18	\$1,607.91	\$1,237.73	\$1,181.74	\$942.11	\$1,531.90	\$1,274.13	\$1,052.23	\$1,398.79	\$1,253.26	\$6,014.74	\$7,440.75
65+ MS	\$5,442.02	\$4,627.58	\$3,991.96	\$2,939.21	\$2,956.48	\$3,001.16	\$2,741.54	\$2,110.38	\$2,014.91	\$1,606.34	\$2,611.94	\$2,172.45	\$1,794.08	\$2,385.00	\$2,136.86	\$9,154.85	\$11,325.33	

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 3 - Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
		Deductible Coinurance Coinurance Max	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1000/\$1000 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$10,000 100/50%	\$3000/\$3000 90/50%	\$2000 80/50%	\$3500 80/50%	\$3000 80/50%	\$5000 80/50%	\$500/\$500 90/70%	\$500 80%
	Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$541.90	\$460.81	\$397.51	\$292.68	\$294.40	\$298.85	\$272.99	\$214.35	\$190.61	\$159.96	\$260.09	\$216.33	\$178.65	\$237.49	\$212.78	\$1,113.55	\$1,377.56	
	30-39	\$707.80	\$601.88	\$519.20	\$382.28	\$384.53	\$390.34	\$356.56	\$279.97	\$248.96	\$208.93	\$339.71	\$282.56	\$233.34	\$310.20	\$277.92	\$1,341.73	\$1,659.84	
	40-49	\$859.75	\$731.10	\$630.67	\$464.35	\$467.08	\$474.14	\$433.11	\$340.08	\$302.41	\$253.78	\$412.65	\$343.22	\$283.44	\$376.79	\$337.59	\$1,516.15	\$1,875.61	
	50-54	\$1,132.49	\$963.02	\$830.73	\$611.66	\$615.25	\$624.55	\$570.51	\$447.96	\$398.35	\$334.29	\$543.55	\$452.10	\$373.35	\$496.32	\$444.68	\$2,106.48	\$2,605.91	
	55-59	\$1,528.78	\$1,300.01	\$1,121.43	\$825.69	\$830.55	\$843.10	\$770.15	\$604.71	\$537.74	\$451.27	\$733.75	\$610.30	\$504.00	\$669.99	\$600.28	\$2,589.43	\$3,203.36	
	60-64	\$2,005.65	\$1,705.52	\$1,471.24	\$1,083.25	\$1,089.62	\$1,106.09	\$1,010.37	\$793.34	\$705.47	\$592.03	\$962.63	\$800.67	\$661.21	\$878.98	\$787.53	\$3,300.43	\$4,082.92	
	65+ MP	\$1,426.95	\$1,213.42	\$1,046.74	\$770.70	\$775.23	\$786.94	\$718.85	\$564.44	\$501.92	\$421.21	\$684.88	\$569.65	\$470.43	\$625.37	\$560.30	\$2,425.53	\$3,000.59	
	65+ MS	\$2,369.15	\$2,014.63	\$1,737.88	\$1,279.57	\$1,287.09	\$1,306.55	\$1,193.49	\$937.12	\$833.33	\$699.33	\$1,137.09	\$945.78	\$781.04	\$1,038.29	\$930.26	\$4,897.11	\$6,058.15	
Employee and Spouse	Under 30	\$1,521.74	\$1,294.03	\$1,116.27	\$821.89	\$826.72	\$839.22	\$766.60	\$601.93	\$535.26	\$449.19	\$730.37	\$607.49	\$501.68	\$666.91	\$597.52	\$2,721.70	\$3,366.99	
	30-39	\$1,769.47	\$1,504.68	\$1,297.99	\$955.69	\$961.31	\$975.84	\$891.39	\$699.92	\$622.40	\$522.32	\$849.27	\$706.39	\$583.34	\$775.48	\$694.79	\$3,039.44	\$3,760.06	
	40-49	\$1,769.47	\$1,504.69	\$1,297.99	\$955.69	\$961.31	\$975.84	\$891.39	\$699.92	\$622.40	\$522.31	\$849.28	\$706.38	\$583.35	\$775.48	\$694.80	\$3,398.62	\$4,204.39	
	50-54	\$2,583.41	\$2,196.83	\$1,895.05	\$1,395.30	\$1,403.50	\$1,424.71	\$1,301.43	\$1,021.88	\$908.70	\$762.58	\$1,239.93	\$1,031.32	\$851.68	\$1,132.19	\$1,014.39	\$4,213.80	\$5,212.85	
	55-59	\$3,185.01	\$2,708.40	\$2,336.35	\$1,720.22	\$1,730.34	\$1,756.49	\$1,604.50	\$1,259.84	\$1,120.31	\$940.16	\$1,528.67	\$1,271.48	\$1,050.01	\$1,395.84	\$1,250.61	\$4,987.40	\$6,169.86	
	60-64	\$3,941.71	\$3,351.87	\$2,891.43	\$2,128.91	\$2,141.43	\$2,173.80	\$1,985.69	\$1,559.15	\$1,386.47	\$1,163.52	\$1,891.86	\$1,573.56	\$1,299.48	\$1,727.47	\$1,547.73	\$6,203.17	\$7,673.87	
	65+ MP	\$2,853.93	\$2,426.87	\$2,093.50	\$1,541.41	\$1,550.47	\$1,573.90	\$1,437.71	\$1,128.89	\$1,003.85	\$842.43	\$1,369.77	\$1,139.31	\$940.87	\$1,250.75	\$1,120.61	\$4,850.93	\$6,001.02	
	65+ MS	\$5,552.43	\$4,721.56	\$4,072.97	\$2,998.86	\$3,016.48	\$3,062.08	\$2,797.11	\$2,196.27	\$1,953.03	\$1,638.98	\$2,664.93	\$2,216.56	\$1,830.48	\$2,433.37	\$2,180.19	\$8,082.18	\$9,998.36	
Employee and Dependents	Under 30	\$1,344.80	\$1,143.57	\$986.48	\$726.33	\$730.60	\$741.64	\$677.46	\$531.94	\$473.03	\$396.96	\$645.45	\$536.85	\$443.35	\$589.37	\$528.04	\$2,659.53	\$3,290.08	
	30-39	\$1,486.33	\$1,263.91	\$1,090.29	\$802.77	\$807.49	\$819.69	\$748.76	\$587.92	\$522.80	\$438.74	\$713.38	\$593.36	\$490.00	\$651.40	\$583.62	\$2,951.33	\$3,651.06	
	40-49	\$1,450.95	\$1,233.83	\$1,064.34	\$783.66	\$788.26	\$800.18	\$730.94	\$573.93	\$510.36	\$428.29	\$696.40	\$579.23	\$478.34	\$635.89	\$569.73	\$3,084.87	\$3,816.26	
	50-54	\$1,698.68	\$1,444.49	\$1,246.06	\$917.46	\$922.85	\$936.80	\$855.74	\$671.92	\$597.50	\$501.42	\$815.30	\$678.13	\$560.01	\$744.46	\$667.00	\$3,344.85	\$4,137.89	
	55-59	\$1,864.97	\$1,585.90	\$1,368.05	\$1,007.27	\$1,013.20	\$1,028.51	\$939.51	\$737.69	\$655.99	\$550.51	\$895.11	\$744.51	\$614.83	\$817.33	\$732.29	\$3,637.39	\$4,499.78	
	60-64	\$2,469.13	\$2,099.65	\$1,811.23	\$1,333.58	\$1,341.42	\$1,361.69	\$1,243.86	\$976.67	\$868.50	\$728.84	\$1,185.08	\$985.70	\$814.01	\$1,082.10	\$969.52	\$4,517.90	\$5,589.04	
	65+ MP	\$1,860.33	\$1,581.95	\$1,364.65	\$1,004.77	\$1,010.67	\$1,025.94	\$937.17	\$735.87	\$654.36	\$549.14	\$892.89	\$742.66	\$613.30	\$815.30	\$730.47	\$3,768.44	\$4,661.89	
	65+ MS	\$2,802.58	\$2,383.21	\$2,055.83	\$1,513.67	\$1,522.56	\$1,545.58	\$1,411.84	\$1,108.57	\$985.79	\$827.27	\$1,345.12	\$1,118.81	\$923.93	\$1,228.24	\$1,100.45	\$6,244.31	\$7,724.76	
Family	Under 30	\$1,911.02	\$1,625.06	\$1,401.83	\$1,032.14	\$1,038.21	\$1,053.90	\$962.70	\$755.91	\$672.19	\$564.10	\$917.21	\$762.89	\$630.01	\$837.51	\$750.37	\$4,267.69	\$5,279.51	
	30-39	\$2,194.13	\$1,865.80	\$1,609.50	\$1,185.05	\$1,192.02	\$1,210.03	\$1,105.32	\$867.89	\$771.77	\$647.67	\$1,053.09	\$875.91	\$723.34	\$961.59	\$861.54	\$4,649.04	\$5,751.27	
	40-49	\$2,300.30	\$1,956.09	\$1,687.38	\$1,242.39	\$1,249.69	\$1,268.58	\$1,158.81	\$909.89	\$809.12	\$679.01	\$1,104.06	\$918.30	\$758.35	\$1,008.12	\$903.23	\$4,967.34	\$6,145.04	
	50-54	\$2,937.31	\$2,497.77	\$2,154.66	\$1,586.44	\$1,595.76	\$1,619.88	\$1,479.72	\$1,161.86	\$1,033.19	\$867.04	\$1,409.79	\$1,172.60	\$968.35	\$1,287.29	\$1,153.35	\$5,452.17	\$6,744.82	
	55-59	\$3,209.41	\$2,729.15	\$2,354.25	\$1,733.40	\$1,743.59	\$1,769.94	\$1,616.79	\$1,269.49	\$1,128.89	\$947.36	\$1,540.38	\$1,281.22	\$1,058.06	\$1,406.53	\$1,260.19	\$6,035.36	\$7,466.28	
	60-64	\$4,332.70	\$3,684.35	\$3,178.24	\$2,340.09	\$2,353.84	\$2,389.42	\$2,182.65	\$1,713.81	\$1,523.99	\$1,278.94	\$2,079.52	\$1,729.64	\$1,428.37	\$1,898.82	\$1,701.26	\$7,420.64	\$9,179.99	
	65+ MP	\$3,287.39	\$2,795.46	\$2,411.46	\$1,775.52	\$1,785.96	\$1,812.95	\$1,656.07	\$1,300.34	\$1,156.32	\$970.38	\$1,577.82	\$1,312.35	\$1,083.77	\$1,440.72	\$1,290.81	\$6,195.11	\$7,663.89	
	65+ MS	\$5,605.14	\$4,766.38	\$4,111.64	\$3,027.33	\$3,045.12	\$3,091.15	\$2,823.67	\$2,217.12	\$1,971.57	\$1,654.54	\$2,690.23	\$2,237.61	\$1,847.86	\$2,456.48	\$2,200.89	\$9,429.38	\$11,664.98	

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 4 - Los Angeles (zips 900, 902, 904, 916)

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
		Deductible 90/70%	Deductible 80/60%	Deductible 80/60%	Deductible 70/50%	Deductible 80/50%	Deductible 80/50%	Deductible 80/50%	Deductible 75/50%	Deductible 65/50%	Deductible 100/50%	\$3000/\$3000 90/50%	\$2000 80/50%	\$3500 80/50%	\$3000 80/50%	\$5000 80/50%	\$500/\$500 90/70%	\$500 80%	
	Coinsurance	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
	Max Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$695.30	\$591.25	\$510.04	\$375.53	\$389.42	\$383.45	\$350.27	\$283.83	\$257.44	\$205.24	\$333.72	\$277.57	\$229.23	\$304.72	\$273.02	\$1,305.96	\$1,615.58	
	30-39	\$908.16	\$772.26	\$666.18	\$490.49	\$508.64	\$500.84	\$457.50	\$370.72	\$336.25	\$268.07	\$435.89	\$362.55	\$299.41	\$398.01	\$356.60	\$1,573.56	\$1,946.63	
	40-49	\$1,103.13	\$938.05	\$809.20	\$595.80	\$617.83	\$608.36	\$555.72	\$450.31	\$408.44	\$325.62	\$529.46	\$440.38	\$363.68	\$483.45	\$433.16	\$1,778.12	\$2,199.68	
	50-54	\$1,453.07	\$1,235.62	\$1,065.90	\$784.80	\$813.83	\$801.35	\$732.01	\$593.16	\$538.01	\$428.92	\$697.42	\$580.08	\$479.06	\$636.82	\$570.57	\$2,470.46	\$3,056.16	
	55-59	\$1,961.54	\$1,668.00	\$1,438.90	\$1,059.43	\$1,098.61	\$1,081.77	\$988.16	\$800.73	\$726.28	\$579.01	\$941.47	\$783.07	\$646.69	\$859.66	\$770.23	\$3,036.86	\$3,756.85	
	60-64	\$2,573.40	\$2,188.30	\$1,887.73	\$1,389.89	\$1,441.30	\$1,419.20	\$1,296.40	\$1,050.49	\$952.82	\$759.62	\$1,235.14	\$1,027.33	\$848.41	\$1,127.81	\$1,010.49	\$3,870.71	\$4,788.39	
	65+ MP	\$1,830.89	\$1,556.90	\$1,343.06	\$988.86	\$1,025.44	\$1,009.72	\$922.35	\$747.39	\$677.90	\$540.45	\$878.77	\$730.91	\$603.62	\$802.40	\$718.93	\$2,844.64	\$3,519.05	
	65+ MS	\$3,039.80	\$2,584.90	\$2,229.86	\$1,641.79	\$1,702.51	\$1,676.41	\$1,531.35	\$1,240.88	\$1,125.51	\$897.29	\$1,459.00	\$1,213.52	\$1,002.18	\$1,332.21	\$1,193.62	\$5,743.27	\$7,104.90	
Employee and Spouse	Under 30	\$1,952.51	\$1,660.32	\$1,432.27	\$1,054.55	\$1,093.55	\$1,076.79	\$983.61	\$797.04	\$722.93	\$576.35	\$937.14	\$779.46	\$643.71	\$855.70	\$766.68	\$3,191.99	\$3,948.75	
	30-39	\$2,270.37	\$1,930.61	\$1,665.43	\$1,226.21	\$1,271.58	\$1,252.08	\$1,143.74	\$926.79	\$840.62	\$670.17	\$1,089.70	\$906.35	\$748.51	\$995.01	\$891.49	\$3,564.61	\$4,409.73	
	40-49	\$2,270.37	\$1,930.61	\$1,665.43	\$1,226.22	\$1,271.57	\$1,252.08	\$1,143.74	\$926.79	\$840.62	\$670.17	\$1,089.69	\$906.35	\$748.50	\$995.00	\$891.49	\$3,985.86	\$4,930.83	
	50-54	\$3,314.72	\$2,818.68	\$2,431.52	\$1,790.27	\$1,856.49	\$1,828.03	\$1,669.85	\$1,353.11	\$1,227.30	\$978.44	\$1,590.95	\$1,323.27	\$1,092.82	\$1,452.70	\$1,301.57	\$4,941.90	\$6,113.53	
	55-59	\$4,086.61	\$3,475.06	\$2,997.75	\$2,207.18	\$2,288.81	\$2,253.72	\$2,058.70	\$1,668.21	\$1,513.10	\$1,206.29	\$1,961.43	\$1,631.42	\$1,347.29	\$1,790.99	\$1,604.67	\$5,849.18	\$7,235.92	
	60-64	\$5,057.51	\$4,300.67	\$3,709.96	\$2,731.55	\$2,832.59	\$2,789.16	\$2,547.82	\$2,064.54	\$1,872.58	\$1,492.89	\$2,427.43	\$2,019.01	\$1,667.39	\$2,216.49	\$1,985.91	\$7,275.01	\$8,999.79	
	65+ MP	\$3,661.82	\$3,113.83	\$2,686.14	\$1,977.74	\$2,050.90	\$2,019.46	\$1,844.71	\$1,494.80	\$1,355.81	\$1,080.91	\$1,757.55	\$1,461.83	\$1,207.25	\$1,604.82	\$1,437.87	\$5,689.12	\$7,037.91	
	65+ MS	\$7,124.19	\$6,058.07	\$5,225.98	\$3,847.76	\$3,990.07	\$3,928.91	\$3,588.94	\$2,908.18	\$2,637.79	\$2,102.93	\$3,419.37	\$2,844.05	\$2,348.74	\$3,122.22	\$2,797.42	\$9,478.69	\$11,725.92	
Employee and Dependents	Under 30	\$1,725.49	\$1,467.27	\$1,265.74	\$931.93	\$966.40	\$951.59	\$869.25	\$704.37	\$638.88	\$509.33	\$828.18	\$688.83	\$568.87	\$756.21	\$677.54	\$3,119.07	\$3,858.55	
	30-39	\$1,907.08	\$1,621.69	\$1,398.94	\$1,030.00	\$1,068.11	\$1,051.73	\$960.72	\$778.49	\$706.11	\$562.93	\$915.34	\$761.33	\$628.74	\$835.79	\$748.84	\$3,461.28	\$4,281.90	
	40-49	\$1,861.69	\$1,583.09	\$1,365.64	\$1,005.49	\$1,042.68	\$1,026.69	\$937.86	\$759.96	\$689.30	\$549.53	\$893.54	\$743.20	\$613.76	\$815.89	\$731.02	\$3,617.90	\$4,475.64	
	50-54	\$2,179.54	\$1,853.37	\$1,598.80	\$1,177.16	\$1,220.71	\$1,201.99	\$1,097.98	\$889.71	\$806.99	\$643.36	\$1,046.10	\$870.09	\$718.56	\$955.20	\$855.83	\$3,922.81	\$4,852.84	
	55-59	\$2,392.90	\$2,034.81	\$1,755.33	\$1,292.41	\$1,340.21	\$1,319.66	\$1,205.47	\$976.82	\$886.00	\$706.34	\$1,148.51	\$955.27	\$788.90	\$1,048.71	\$939.61	\$4,265.90	\$5,277.27	
	60-64	\$3,168.09	\$2,693.99	\$2,323.96	\$1,711.08	\$1,774.37	\$1,747.16	\$1,595.98	\$1,293.25	\$1,173.01	\$935.16	\$1,520.57	\$1,264.73	\$1,044.47	\$1,388.44	\$1,244.00	\$5,298.55	\$6,554.75	
	65+ MP	\$2,386.95	\$2,029.75	\$1,750.96	\$1,289.19	\$1,336.88	\$1,316.38	\$1,202.48	\$974.38	\$883.79	\$704.59	\$1,145.66	\$952.89	\$786.95	\$1,046.10	\$937.28	\$4,419.59	\$5,467.40	
	65+ MS	\$3,595.93	\$3,057.81	\$2,637.81	\$1,942.15	\$2,013.98	\$1,983.11	\$1,811.51	\$1,467.90	\$1,331.42	\$1,061.45	\$1,725.92	\$1,435.53	\$1,185.53	\$1,575.94	\$1,411.99	\$7,323.26	\$9,059.47	
Family	Under 30	\$2,451.99	\$2,085.06	\$1,798.67	\$1,324.31	\$1,373.30	\$1,352.24	\$1,235.23	\$1,000.93	\$907.87	\$723.78	\$1,176.87	\$978.86	\$808.38	\$1,074.60	\$962.81	\$5,005.10	\$6,191.72	
	30-39	\$2,815.24	\$2,393.95	\$2,065.13	\$1,520.50	\$1,576.75	\$1,552.57	\$1,418.23	\$1,149.21	\$1,042.36	\$831.01	\$1,351.22	\$1,123.87	\$928.15	\$1,233.80	\$1,105.44	\$5,452.34	\$6,745.00	
	40-49	\$2,951.47	\$2,509.79	\$2,165.06	\$1,594.08	\$1,653.04	\$1,627.70	\$1,486.85	\$1,204.83	\$1,092.80	\$871.22	\$1,416.60	\$1,178.25	\$973.05	\$1,293.50	\$1,158.94	\$5,825.64	\$7,206.80	
	50-54	\$3,768.80	\$3,204.80	\$2,764.61	\$2,035.52	\$2,110.81	\$2,078.45	\$1,898.60	\$1,538.47	\$1,395.43	\$1,112.48	\$1,808.89	\$1,504.54	\$1,242.52	\$1,651.70	\$1,479.88	\$6,394.25	\$7,910.21	
	55-59	\$4,117.91	\$3,501.68	\$3,020.72	\$2,224.08	\$2,306.34	\$2,270.99	\$2,074.47	\$1,680.99	\$1,524.69	\$1,215.53	\$1,976.46	\$1,643.91	\$1,357.61	\$1,804.71	\$1,616.96	\$7,078.21	\$8,756.34	
	60-64	\$5,559.18	\$4,727.27	\$4,077.96	\$3,002.50	\$3,113.56	\$3,065.82	\$2,800.54	\$2,269.32	\$2,058.33	\$1,640.97	\$2,668.21	\$2,219.28	\$1,832.78	\$2,436.35	\$2,182.90	\$8,702.85	\$10,766.15	
	65+ MP	\$4,217.98	\$3,586.77	\$3,094.12	\$2,278.12	\$2,362.39	\$2,326.17	\$2,124.89	\$1,721.83	\$1,561.74	\$1,245.08	\$2,024.49	\$1,683.86	\$1,390.61	\$1,848.56	\$1,656.26	\$7,265.56	\$8,988.10	
	65+ MS	\$7,191.83	\$6,115.59	\$5,275.59	\$3,884.29	\$4,027.96	\$3,966.20	\$3,623.01	\$2,935.79	\$2,662.83	\$2,122.89	\$3,451.83	\$2,871.05	\$2,371.04	\$3,151.86	\$2,823.98	\$11,058.68	\$13,680.49	

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 4 - Los Angeles (zips 900, 902, 904, 916)

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500/\$500
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
Employee	Under 30	\$723.13	\$614.91	\$530.45	\$390.56	\$405.01	\$398.80	\$364.29	\$295.19	\$254.35	\$213.46	\$347.07	\$288.68	\$238.40	\$316.91	\$283.94	\$1,345.15	\$1,664.06	
	30-39	\$944.51	\$803.16	\$692.84	\$510.13	\$529.00	\$520.89	\$475.81	\$385.56	\$332.22	\$278.81	\$453.32	\$377.06	\$311.38	\$413.93	\$370.87	\$1,620.79	\$2,005.04	
	40-49	\$1,147.28	\$975.58	\$841.58	\$619.64	\$642.57	\$632.72	\$577.96	\$468.33	\$403.54	\$338.66	\$550.64	\$458.00	\$378.23	\$502.79	\$450.48	\$1,831.48	\$2,265.69	
	50-54	\$1,511.23	\$1,285.07	\$1,108.56	\$816.21	\$846.41	\$833.43	\$761.31	\$616.90	\$531.55	\$446.10	\$725.32	\$603.30	\$498.22	\$662.29	\$593.39	\$2,544.60	\$3,147.87	
	55-59	\$2,040.06	\$1,734.75	\$1,496.48	\$1,101.83	\$1,142.59	\$1,125.07	\$1,027.72	\$832.77	\$717.56	\$602.20	\$979.14	\$814.41	\$672.56	\$894.05	\$801.04	\$3,127.99	\$3,869.58	
	60-64	\$2,676.41	\$2,275.87	\$1,963.27	\$1,445.52	\$1,499.00	\$1,476.02	\$1,348.29	\$1,092.54	\$941.39	\$790.05	\$1,284.56	\$1,068.45	\$882.35	\$1,172.93	\$1,050.90	\$3,986.86	\$4,932.08	
	65+ MP	\$1,904.18	\$1,619.21	\$1,396.80	\$1,028.44	\$1,066.49	\$1,050.14	\$959.26	\$777.31	\$669.76	\$562.09	\$913.92	\$760.16	\$627.76	\$834.50	\$747.68	\$2,930.00	\$3,624.65	
	65+ MS	\$3,161.47	\$2,688.34	\$2,319.09	\$1,707.50	\$1,770.67	\$1,743.52	\$1,592.65	\$1,290.55	\$1,112.00	\$933.23	\$1,517.36	\$1,262.09	\$1,042.27	\$1,385.51	\$1,241.36	\$5,915.62	\$7,318.11	
Employee and Spouse	Under 30	\$2,030.66	\$1,726.76	\$1,489.59	\$1,096.75	\$1,137.33	\$1,119.89	\$1,022.98	\$828.94	\$714.25	\$599.43	\$974.63	\$810.66	\$669.46	\$889.93	\$797.35	\$3,287.77	\$4,067.24	
	30-39	\$2,361.24	\$2,007.87	\$1,732.08	\$1,275.30	\$1,322.48	\$1,302.20	\$1,189.51	\$963.88	\$830.53	\$697.01	\$1,133.29	\$942.63	\$778.44	\$1,034.81	\$927.15	\$3,671.59	\$4,542.05	
	40-49	\$2,361.24	\$2,007.86	\$1,732.08	\$1,275.29	\$1,322.48	\$1,302.21	\$1,189.51	\$963.88	\$830.53	\$697.01	\$1,133.29	\$942.62	\$778.44	\$1,034.80	\$927.15	\$4,105.47	\$5,078.80	
	50-54	\$3,447.39	\$2,931.48	\$2,528.83	\$1,861.92	\$1,930.81	\$1,901.21	\$1,736.69	\$1,407.26	\$1,212.57	\$1,017.63	\$1,654.59	\$1,376.23	\$1,136.53	\$1,510.81	\$1,353.63	\$5,090.20	\$6,296.99	
	55-59	\$4,250.19	\$3,614.12	\$3,117.71	\$2,295.51	\$2,380.44	\$2,343.94	\$2,141.11	\$1,734.97	\$1,494.94	\$1,254.61	\$2,039.90	\$1,696.71	\$1,401.19	\$1,862.63	\$1,668.86	\$6,024.70	\$7,453.04	
	60-64	\$5,259.95	\$4,472.77	\$3,858.42	\$2,840.88	\$2,945.99	\$2,900.82	\$2,649.80	\$2,147.17	\$1,850.11	\$1,552.68	\$2,524.54	\$2,099.82	\$1,734.09	\$2,305.16	\$2,065.34	\$7,493.32	\$9,269.86	
	65+ MP	\$3,808.39	\$3,238.45	\$2,793.63	\$2,056.90	\$2,133.00	\$2,100.30	\$1,918.54	\$1,554.63	\$1,339.54	\$1,124.19	\$1,827.86	\$1,520.34	\$1,255.54	\$1,669.02	\$1,495.38	\$5,859.84	\$7,249.10	
	65+ MS	\$7,409.34	\$6,300.50	\$5,435.11	\$4,001.76	\$4,149.81	\$4,086.19	\$3,732.59	\$3,024.58	\$2,606.12	\$2,187.16	\$3,556.15	\$2,957.88	\$2,442.70	\$3,247.13	\$2,909.30	\$9,763.13	\$12,077.80	
Employee and Dependents	Under 30	\$1,794.55	\$1,525.99	\$1,316.39	\$969.23	\$1,005.09	\$989.68	\$904.04	\$732.56	\$631.21	\$529.73	\$861.31	\$716.40	\$591.62	\$786.46	\$704.64	\$3,212.67	\$3,974.34	
	30-39	\$1,983.41	\$1,686.59	\$1,454.92	\$1,071.24	\$1,110.87	\$1,093.84	\$999.18	\$809.65	\$697.64	\$585.48	\$951.95	\$791.80	\$653.88	\$869.23	\$778.80	\$3,565.16	\$4,410.38	
	40-49	\$1,936.20	\$1,646.43	\$1,420.29	\$1,045.73	\$1,084.43	\$1,067.80	\$975.39	\$790.38	\$681.03	\$571.54	\$929.29	\$772.94	\$638.32	\$848.53	\$760.25	\$3,726.47	\$4,609.95	
	50-54	\$2,266.77	\$1,927.54	\$1,662.79	\$1,224.28	\$1,269.57	\$1,250.11	\$1,141.93	\$925.32	\$797.30	\$669.13	\$1,087.95	\$904.92	\$747.31	\$993.41	\$890.06	\$4,040.53	\$4,998.46	
	55-59	\$2,488.69	\$2,116.24	\$1,825.57	\$1,344.13	\$1,393.86	\$1,372.49	\$1,253.73	\$1,015.91	\$875.36	\$734.63	\$1,194.46	\$993.51	\$820.46	\$1,090.66	\$977.20	\$4,393.91	\$5,435.63	
	60-64	\$3,294.90	\$2,801.80	\$2,416.96	\$1,779.56	\$1,845.40	\$1,817.11	\$1,659.87	\$1,345.01	\$1,158.93	\$972.62	\$1,581.41	\$1,315.36	\$1,086.25	\$1,443.98	\$1,293.75	\$5,457.55	\$6,751.44	
	65+ MP	\$2,482.50	\$2,110.98	\$1,821.02	\$1,340.79	\$1,390.39	\$1,369.08	\$1,250.60	\$1,013.39	\$873.17	\$732.80	\$1,191.49	\$991.03	\$818.42	\$1,087.95	\$974.76	\$4,552.21	\$5,631.46	
	65+ MS	\$3,739.86	\$3,180.17	\$2,743.37	\$2,019.89	\$2,094.61	\$2,062.50	\$1,884.02	\$1,526.66	\$1,315.44	\$1,103.96	\$1,794.96	\$1,492.99	\$1,232.95	\$1,638.99	\$1,468.47	\$7,543.02	\$9,331.34	
Family	Under 30	\$2,550.13	\$2,168.49	\$1,870.64	\$1,377.32	\$1,428.28	\$1,406.38	\$1,284.68	\$1,040.99	\$896.97	\$752.77	\$1,223.95	\$1,018.04	\$840.72	\$1,117.59	\$1,001.32	\$5,155.30	\$6,377.52	
	30-39	\$2,927.92	\$2,489.75	\$2,147.77	\$1,581.36	\$1,639.87	\$1,614.73	\$1,474.99	\$1,195.21	\$1,029.86	\$864.29	\$1,405.27	\$1,168.86	\$965.27	\$1,283.16	\$1,149.67	\$5,615.96	\$6,947.40	
	40-49	\$3,069.60	\$2,610.22	\$2,251.69	\$1,657.88	\$1,719.22	\$1,692.86	\$1,546.36	\$1,253.04	\$1,079.69	\$906.11	\$1,473.27	\$1,225.41	\$1,011.98	\$1,345.24	\$1,205.29	\$6,000.46	\$7,423.06	
	50-54	\$3,919.65	\$3,333.06	\$2,875.25	\$2,116.99	\$2,195.31	\$2,161.65	\$1,974.59	\$1,600.04	\$1,378.67	\$1,157.04	\$1,881.25	\$1,564.76	\$1,292.22	\$1,717.77	\$1,539.06	\$6,586.14	\$8,147.58	
	55-59	\$4,282.75	\$3,641.81	\$3,141.60	\$2,313.10	\$2,398.67	\$2,361.89	\$2,157.51	\$1,748.26	\$1,506.39	\$1,264.22	\$2,055.53	\$1,709.71	\$1,411.92	\$1,876.90	\$1,681.64	\$7,290.62	\$9,019.09	
	60-64	\$5,781.70	\$4,916.44	\$4,241.15	\$3,122.68	\$3,238.21	\$3,188.56	\$2,912.64	\$2,360.15	\$2,033.63	\$1,706.70	\$2,774.96	\$2,308.11	\$1,906.10	\$2,533.82	\$2,270.20	\$8,964.01	\$11,089.22	
	65+ MP	\$4,386.82	\$3,730.31	\$3,217.93	\$2,369.30	\$2,456.96	\$2,419.29	\$2,209.93	\$1,790.75	\$1,542.99	\$1,294.94	\$2,105.47	\$1,751.25	\$1,446.23	\$1,922.51	\$1,722.50	\$7,483.59	\$9,257.81	
	65+ MS	\$7,479.68	\$6,360.31	\$5,486.70	\$4,039.75	\$4,189.21	\$4,124.98	\$3,768.03	\$3,053.30	\$2,630.87	\$2,207.92	\$3,589.91	\$2,985.96	\$2,465.89	\$3,277.96	\$2,936.92	\$11,390.53	\$14,091.02	

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 5 - Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935; zips 92309, 92319*, 92323*, 92364*)

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
		Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
Employee	Under 30	\$478.56	\$406.95	\$351.05	\$258.47	\$268.03	\$263.92	\$241.08	\$189.49	\$177.19	\$141.26	\$229.69	\$191.05	\$157.77	\$209.73	\$187.91	\$697.48	\$862.84	
	30-39	\$625.07	\$531.53	\$458.52	\$337.60	\$350.08	\$344.72	\$314.88	\$247.50	\$231.44	\$184.51	\$300.01	\$249.54	\$206.07	\$273.94	\$245.44	\$840.40	\$1,039.64	
	40-49	\$759.26	\$645.65	\$556.96	\$410.08	\$425.24	\$418.72	\$382.48	\$300.63	\$281.12	\$224.12	\$364.41	\$303.11	\$250.31	\$332.75	\$298.13	\$949.65	\$1,174.79	
	50-54	\$1,000.12	\$850.46	\$733.64	\$540.16	\$560.14	\$551.55	\$503.82	\$396.00	\$370.30	\$295.21	\$480.02	\$399.26	\$329.71	\$438.30	\$392.70	\$1,319.41	\$1,632.22	
	55-59	\$1,350.09	\$1,148.07	\$990.36	\$729.18	\$756.15	\$744.56	\$680.12	\$534.58	\$499.88	\$398.52	\$647.99	\$538.98	\$445.09	\$591.68	\$530.12	\$1,621.91	\$2,006.44	
	60-64	\$1,771.22	\$1,506.18	\$1,299.29	\$956.63	\$992.02	\$976.81	\$892.27	\$701.33	\$655.81	\$522.82	\$850.12	\$707.10	\$583.93	\$776.24	\$695.48	\$2,067.25	\$2,557.36	
	65+ MP	\$1,260.16	\$1,071.60	\$924.40	\$680.61	\$705.79	\$694.97	\$634.82	\$498.97	\$466.58	\$371.97	\$604.83	\$503.08	\$415.45	\$552.27	\$494.81	\$1,519.25	\$1,879.43	
65+ MS	\$2,092.23	\$1,779.15	\$1,534.76	\$1,130.01	\$1,171.81	\$1,153.84	\$1,053.98	\$828.44	\$774.66	\$617.58	\$1,004.19	\$835.26	\$689.76	\$916.92	\$821.53	\$3,067.34	\$3,794.55		
Employee and Spouse	Under 30	\$1,343.87	\$1,142.78	\$985.80	\$725.82	\$752.67	\$741.13	\$676.99	\$532.12	\$497.58	\$396.68	\$645.01	\$536.50	\$443.04	\$588.95	\$527.68	\$1,704.76	\$2,108.93	
	30-39	\$1,562.65	\$1,328.81	\$1,146.28	\$843.98	\$875.19	\$861.78	\$787.19	\$618.74	\$578.58	\$461.26	\$750.01	\$623.84	\$515.17	\$684.83	\$613.59	\$1,903.77	\$2,355.12	
	40-49	\$1,562.64	\$1,328.82	\$1,146.29	\$843.99	\$875.20	\$861.78	\$787.19	\$618.74	\$578.58	\$461.26	\$750.00	\$623.84	\$515.17	\$684.84	\$613.58	\$2,128.75	\$2,633.43	
	50-54	\$2,281.45	\$1,940.06	\$1,673.57	\$1,232.21	\$1,277.78	\$1,258.19	\$1,149.31	\$903.35	\$844.72	\$673.43	\$1,095.01	\$910.79	\$752.14	\$999.85	\$895.82	\$2,639.34	\$3,265.08	
	55-59	\$2,812.73	\$2,391.85	\$2,063.29	\$1,519.15	\$1,575.34	\$1,551.19	\$1,416.94	\$1,113.73	\$1,041.43	\$830.26	\$1,350.00	\$1,122.89	\$927.29	\$1,232.69	\$1,104.44	\$3,123.90	\$3,864.52	
	60-64	\$3,480.98	\$2,960.10	\$2,553.49	\$1,880.07	\$1,949.62	\$1,919.72	\$1,753.58	\$1,378.33	\$1,288.86	\$1,027.50	\$1,670.74	\$1,389.67	\$1,147.60	\$1,525.55	\$1,366.83	\$3,885.40	\$4,806.56	
	65+ MP	\$2,520.35	\$2,143.22	\$1,848.82	\$1,361.24	\$1,411.59	\$1,389.95	\$1,269.65	\$997.95	\$933.17	\$743.95	\$1,209.67	\$1,006.17	\$830.90	\$1,104.55	\$989.63	\$3,038.42	\$3,758.76	
65+ MS	\$4,903.43	\$4,169.69	\$3,596.93	\$2,648.34	\$2,746.30	\$2,704.18	\$2,470.15	\$1,941.56	\$1,815.52	\$1,447.38	\$2,353.45	\$1,957.54	\$1,616.55	\$2,148.93	\$1,925.37	\$5,062.33	\$6,262.52		
Employee and Dependents	Under 30	\$1,187.62	\$1,009.91	\$871.18	\$641.43	\$665.16	\$654.96	\$598.28	\$470.25	\$439.72	\$350.56	\$570.01	\$474.12	\$391.53	\$520.48	\$466.33	\$1,665.82	\$2,060.75	
	30-39	\$1,312.61	\$1,116.19	\$962.87	\$708.94	\$735.15	\$723.89	\$661.23	\$519.74	\$486.00	\$387.45	\$630.00	\$524.02	\$432.73	\$575.25	\$515.41	\$1,848.58	\$2,286.85	
	40-49	\$1,281.36	\$1,089.62	\$939.95	\$692.06	\$717.65	\$706.65	\$645.49	\$507.36	\$474.43	\$378.23	\$615.00	\$511.54	\$422.43	\$561.56	\$503.14	\$1,932.23	\$2,390.32	
	50-54	\$1,500.13	\$1,275.65	\$1,100.43	\$810.22	\$840.18	\$827.30	\$755.71	\$593.98	\$555.43	\$442.80	\$720.01	\$598.87	\$494.55	\$657.43	\$589.03	\$2,095.07	\$2,591.78	
	55-59	\$1,646.99	\$1,400.54	\$1,208.15	\$889.53	\$922.44	\$908.30	\$829.69	\$652.14	\$609.81	\$486.16	\$790.49	\$657.51	\$542.97	\$721.80	\$646.70	\$2,278.31	\$2,818.46	
	60-64	\$2,180.53	\$1,854.24	\$1,599.54	\$1,177.70	\$1,221.26	\$1,202.54	\$1,098.46	\$863.40	\$807.36	\$643.64	\$1,046.57	\$870.50	\$718.87	\$955.62	\$856.20	\$2,829.82	\$3,500.73	
	65+ MP	\$1,642.89	\$1,397.06	\$1,205.15	\$887.32	\$920.15	\$906.04	\$827.62	\$650.51	\$608.29	\$484.94	\$788.52	\$655.87	\$541.63	\$720.00	\$645.09	\$2,360.39	\$2,919.99	
65+ MS	\$2,475.00	\$2,104.65	\$1,815.54	\$1,336.75	\$1,386.19	\$1,364.93	\$1,246.81	\$980.00	\$916.38	\$730.57	\$1,187.91	\$988.07	\$815.95	\$1,084.67	\$971.83	\$3,911.17	\$4,838.44		
Family	Under 30	\$1,687.65	\$1,435.12	\$1,237.98	\$911.50	\$945.21	\$930.72	\$850.17	\$668.24	\$624.86	\$498.16	\$810.01	\$673.74	\$556.38	\$739.62	\$662.67	\$2,673.10	\$3,306.84	
	30-39	\$1,937.67	\$1,647.72	\$1,421.39	\$1,046.54	\$1,085.24	\$1,068.60	\$976.12	\$767.24	\$717.44	\$571.96	\$930.01	\$773.56	\$638.80	\$849.19	\$760.84	\$2,911.96	\$3,602.33	
	40-49	\$2,031.43	\$1,727.46	\$1,490.17	\$1,097.18	\$1,137.75	\$1,120.31	\$1,023.35	\$804.36	\$752.15	\$599.64	\$975.00	\$810.98	\$669.72	\$890.28	\$797.66	\$3,111.33	\$3,848.96	
	50-54	\$2,593.99	\$2,205.83	\$1,902.83	\$1,401.01	\$1,452.83	\$1,430.55	\$1,306.75	\$1,027.11	\$960.44	\$765.68	\$1,245.01	\$1,035.56	\$855.17	\$1,136.82	\$1,018.54	\$3,415.01	\$4,224.64	
	55-59	\$2,834.28	\$2,410.17	\$2,079.09	\$1,530.79	\$1,587.41	\$1,563.07	\$1,427.80	\$1,122.26	\$1,049.41	\$836.62	\$1,360.34	\$1,131.49	\$934.39	\$1,242.13	\$1,112.90	\$3,780.29	\$4,676.54	
	60-64	\$3,826.27	\$3,253.72	\$2,806.78	\$2,066.56	\$2,143.00	\$2,110.14	\$1,927.52	\$1,515.04	\$1,416.71	\$1,129.42	\$1,836.46	\$1,527.51	\$1,261.43	\$1,676.87	\$1,502.41	\$4,647.98	\$5,749.93	
	65+ MP	\$2,903.14	\$2,468.73	\$2,129.62	\$1,567.98	\$1,625.99	\$1,601.06	\$1,462.49	\$1,149.52	\$1,074.91	\$856.94	\$1,393.40	\$1,158.99	\$957.10	\$1,272.31	\$1,139.94	\$3,880.35	\$4,800.31	
65+ MS	\$4,949.98	\$4,209.28	\$3,631.08	\$2,673.48	\$2,772.37	\$2,729.85	\$2,493.60	\$1,959.99	\$1,832.76	\$1,461.12	\$2,375.80	\$1,976.13	\$1,631.89	\$2,169.34	\$1,943.65	\$5,906.16	\$7,306.41		

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 5 - Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935; zips 92309, 92319*, 92323*, 92364*)

Family Size Category	Age Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$10,000	MC HSA	MC HSA	MC HSA	MC HRA	MC HRA	MC HRA	PPO \$500	Aetna
		90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	100/50	90/50	80/50	80/50	80/50	80/50	80/50	90/70	Indemnity
		Deductible	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$5000	\$500/\$500	\$500
		Coinsurance Coinsurance Max Pharmacy	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	80/50%	80/50%	80%
			\$2500/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
			\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30		\$492.92	\$419.15	\$361.58	\$266.22	\$276.07	\$271.84	\$248.32	\$208.84	\$169.73	\$145.50	\$236.58	\$196.78	\$162.50	\$216.02	\$193.55	\$718.42	\$888.75
	30-39		\$643.82	\$547.47	\$472.27	\$347.72	\$360.59	\$355.06	\$324.34	\$272.77	\$221.69	\$190.04	\$309.01	\$257.02	\$212.25	\$282.15	\$252.80	\$865.63	\$1,070.86
	40-49		\$782.04	\$665.00	\$573.66	\$422.37	\$438.00	\$431.29	\$393.97	\$331.33	\$269.28	\$230.84	\$375.35	\$312.20	\$257.81	\$342.73	\$307.08	\$978.16	\$1,210.07
	50-54		\$1,030.13	\$875.96	\$755.65	\$556.36	\$576.94	\$568.10	\$518.95	\$436.44	\$354.71	\$304.07	\$494.42	\$411.24	\$339.60	\$451.45	\$404.49	\$1,359.02	\$1,681.23
	55-59		\$1,390.60	\$1,182.48	\$1,020.07	\$751.05	\$778.83	\$766.90	\$700.55	\$589.17	\$478.83	\$410.48	\$667.43	\$555.15	\$458.44	\$609.42	\$546.03	\$1,670.60	\$2,066.69
	60-64		\$1,824.37	\$1,551.33	\$1,338.26	\$985.32	\$1,021.77	\$1,006.12	\$919.07	\$772.95	\$628.19	\$538.52	\$875.62	\$728.31	\$601.44	\$799.52	\$716.36	\$2,129.31	\$2,634.15
	65+ MP		\$1,297.98	\$1,103.72	\$952.13	\$701.02	\$726.96	\$715.82	\$653.89	\$549.93	\$446.94	\$383.14	\$622.97	\$518.17	\$427.90	\$568.83	\$509.66	\$1,564.86	\$1,935.87
	65+ MS		\$2,155.01	\$1,832.49	\$1,580.80	\$1,163.89	\$1,206.96	\$1,188.46	\$1,085.64	\$913.03	\$742.05	\$636.12	\$1,034.31	\$860.31	\$710.44	\$944.42	\$846.19	\$3,159.43	\$3,908.49
Employee and Spouse	Under 30		\$1,384.20	\$1,177.04	\$1,015.37	\$747.59	\$775.25	\$763.37	\$697.32	\$586.46	\$476.63	\$408.59	\$664.35	\$552.59	\$456.33	\$606.62	\$543.52	\$1,755.94	\$2,172.26
	30-39		\$1,609.53	\$1,368.65	\$1,180.66	\$869.29	\$901.46	\$887.64	\$810.84	\$681.92	\$554.22	\$475.10	\$772.51	\$642.54	\$530.61	\$705.37	\$632.00	\$1,960.93	\$2,425.84
	40-49		\$1,609.53	\$1,368.65	\$1,180.66	\$869.29	\$901.45	\$887.64	\$810.84	\$681.92	\$554.21	\$475.10	\$772.51	\$642.55	\$530.61	\$705.37	\$632.00	\$2,192.66	\$2,712.51
	50-54		\$2,349.91	\$1,998.22	\$1,723.77	\$1,269.16	\$1,316.11	\$1,295.94	\$1,183.82	\$995.60	\$809.16	\$693.64	\$1,127.86	\$938.11	\$774.69	\$1,029.84	\$922.72	\$2,718.58	\$3,363.13
	55-59		\$2,897.13	\$2,463.54	\$2,125.18	\$1,564.71	\$1,622.59	\$1,597.73	\$1,459.50	\$1,227.46	\$997.58	\$855.18	\$1,390.50	\$1,156.58	\$955.09	\$1,269.65	\$1,137.58	\$3,217.68	\$3,980.57
	60-64		\$3,585.44	\$3,048.84	\$2,630.08	\$1,936.45	\$2,008.09	\$1,977.33	\$1,806.25	\$1,519.08	\$1,234.59	\$1,058.35	\$1,720.85	\$1,431.35	\$1,182.01	\$1,571.30	\$1,407.86	\$4,002.05	\$4,950.89
	65+ MP		\$2,595.98	\$2,207.46	\$1,904.28	\$1,402.05	\$1,453.93	\$1,431.65	\$1,307.79	\$1,099.87	\$893.89	\$766.28	\$1,245.95	\$1,036.35	\$855.81	\$1,137.67	\$1,019.33	\$3,129.63	\$3,871.64
	65+ MS		\$5,050.56	\$4,294.70	\$3,704.82	\$2,727.74	\$2,828.67	\$2,785.33	\$2,544.34	\$2,139.82	\$1,739.09	\$1,490.83	\$2,424.05	\$2,016.25	\$1,665.01	\$2,213.38	\$1,983.16	\$5,214.32	\$6,450.57
Employee and Dependents	Under 30		\$1,223.25	\$1,040.18	\$897.31	\$660.66	\$685.11	\$674.61	\$616.24	\$518.27	\$421.21	\$361.08	\$587.11	\$488.34	\$403.27	\$536.09	\$480.32	\$1,715.83	\$2,122.64
	30-39		\$1,351.99	\$1,149.65	\$991.74	\$730.19	\$757.21	\$745.61	\$681.10	\$572.81	\$465.54	\$399.08	\$648.90	\$539.73	\$445.71	\$592.50	\$530.87	\$1,904.08	\$2,355.52
	40-49		\$1,319.80	\$1,122.28	\$968.14	\$712.81	\$739.19	\$727.86	\$664.88	\$559.17	\$454.45	\$389.58	\$633.45	\$526.88	\$435.09	\$578.40	\$518.24	\$1,990.24	\$2,462.10
	50-54		\$1,545.14	\$1,313.90	\$1,133.44	\$834.51	\$865.38	\$852.12	\$778.40	\$654.64	\$532.05	\$456.09	\$741.60	\$616.84	\$509.38	\$677.15	\$606.72	\$2,157.97	\$2,669.60
	55-59		\$1,696.41	\$1,442.52	\$1,244.39	\$916.21	\$950.10	\$935.55	\$854.61	\$718.73	\$584.13	\$500.75	\$814.20	\$677.23	\$559.25	\$743.44	\$666.11	\$2,346.71	\$2,903.09
	60-64		\$2,245.96	\$1,909.83	\$1,647.52	\$1,213.02	\$1,257.89	\$1,238.62	\$1,131.46	\$951.57	\$773.36	\$662.97	\$1,077.97	\$896.61	\$740.43	\$984.28	\$881.90	\$2,914.78	\$3,605.84
	65+ MP		\$1,692.19	\$1,438.93	\$1,241.30	\$913.93	\$947.75	\$933.22	\$852.48	\$716.95	\$582.68	\$499.50	\$812.17	\$675.54	\$557.86	\$741.59	\$664.45	\$2,431.25	\$3,007.68
	65+ MS		\$2,549.27	\$2,167.74	\$1,870.01	\$1,376.82	\$1,427.77	\$1,405.89	\$1,284.26	\$1,080.07	\$877.81	\$752.50	\$1,223.54	\$1,017.70	\$840.41	\$1,117.20	\$1,001.00	\$4,028.59	\$4,983.73
Family	Under 30		\$1,738.29	\$1,478.14	\$1,275.12	\$938.83	\$973.57	\$958.65	\$875.71	\$736.48	\$598.56	\$513.11	\$834.30	\$693.95	\$573.06	\$761.80	\$682.56	\$2,753.35	\$3,406.14
	30-39		\$1,995.81	\$1,697.12	\$1,464.02	\$1,077.91	\$1,117.80	\$1,100.67	\$1,005.44	\$845.58	\$687.23	\$589.12	\$957.91	\$796.75	\$657.96	\$874.65	\$783.67	\$2,999.38	\$3,710.50
	40-49		\$2,092.39	\$1,779.24	\$1,534.86	\$1,130.07	\$1,171.89	\$1,153.93	\$1,054.09	\$886.50	\$720.48	\$617.63	\$1,004.26	\$835.31	\$689.79	\$916.98	\$821.60	\$3,204.74	\$3,964.54
	50-54		\$2,671.82	\$2,271.96	\$1,959.91	\$1,443.02	\$1,496.40	\$1,473.48	\$1,345.99	\$1,131.99	\$920.00	\$788.66	\$1,282.36	\$1,066.62	\$880.81	\$1,170.91	\$1,049.12	\$3,517.53	\$4,351.50
	55-59		\$2,919.32	\$2,482.41	\$2,141.46	\$1,576.69	\$1,635.02	\$1,609.97	\$1,470.68	\$1,236.86	\$1,005.22	\$861.73	\$1,401.15	\$1,165.44	\$962.41	\$1,279.38	\$1,146.30	\$3,893.78	\$4,816.97
	60-64		\$3,941.08	\$3,351.26	\$2,890.97	\$2,128.53	\$2,207.28	\$2,173.46	\$1,985.41	\$1,669.76	\$1,357.05	\$1,163.33	\$1,891.55	\$1,573.33	\$1,299.25	\$1,727.16	\$1,547.51	\$4,787.51	\$5,922.59
	65+ MP		\$2,990.26	\$2,542.74	\$2,193.50	\$1,615.00	\$1,674.76	\$1,649.10	\$1,506.42	\$1,266.92	\$1,029.65	\$882.67	\$1,435.19	\$1,193.75	\$985.79	\$1,310.47	\$1,174.15	\$3,996.85	\$4,944.46
	65+ MS		\$5,098.51	\$4,335.47	\$3,740.00	\$2,753.64	\$2,855.53	\$2,811.77	\$2,568.50	\$2,160.13	\$1,755.60	\$1,504.98	\$2,447.06	\$2,035.39	\$1,680.82	\$2,234.40	\$2,001.99	\$6,083.48	\$7,525.80

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 6 - Fresno (zip 93628*), Kings, Madera, Merced, Tulare

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinsurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
Employee	Under 30	\$441.61	\$375.52	\$323.94	\$238.51	\$247.33	\$243.54	\$222.47	\$174.86	\$163.51	\$130.36	\$211.95	\$176.29	\$145.59	\$193.53	\$173.40	\$766.34	\$948.03	
	30-39	\$576.80	\$490.48	\$423.11	\$311.53	\$323.05	\$318.10	\$290.58	\$228.39	\$213.57	\$170.27	\$276.84	\$230.26	\$190.16	\$252.78	\$226.48	\$923.37	\$1,142.29	
	40-49	\$700.64	\$595.78	\$513.95	\$378.41	\$392.40	\$386.39	\$352.96	\$277.42	\$259.42	\$206.82	\$336.27	\$279.69	\$230.99	\$307.04	\$275.11	\$1,043.41	\$1,290.78	
	50-54	\$922.90	\$784.78	\$676.98	\$498.45	\$516.88	\$508.96	\$464.93	\$365.43	\$341.71	\$272.43	\$442.94	\$368.42	\$304.26	\$404.45	\$362.38	\$1,449.67	\$1,793.37	
	55-59	\$1,245.85	\$1,059.40	\$913.88	\$672.87	\$697.75	\$687.06	\$627.62	\$493.31	\$461.29	\$367.76	\$597.94	\$497.34	\$410.73	\$545.98	\$489.19	\$1,782.04	\$2,204.54	
	60-64	\$1,634.46	\$1,389.85	\$1,198.95	\$882.76	\$915.40	\$901.38	\$823.39	\$647.18	\$605.17	\$482.48	\$784.46	\$652.47	\$538.85	\$716.28	\$641.78	\$2,271.34	\$2,809.85	
	65+ MP	\$1,162.87	\$988.83	\$853.01	\$628.05	\$651.28	\$641.30	\$585.82	\$460.45	\$430.56	\$343.27	\$558.12	\$464.21	\$383.37	\$509.61	\$456.60	\$1,669.24	\$2,064.99	
	65+ MS	\$1,930.69	\$1,641.75	\$1,416.24	\$1,042.75	\$1,081.31	\$1,064.74	\$972.62	\$764.47	\$714.85	\$569.92	\$926.63	\$770.73	\$636.51	\$846.10	\$758.09	\$3,370.17	\$4,169.19	
Employee and Spouse	Under 30	\$1,240.11	\$1,054.52	\$909.67	\$669.77	\$694.54	\$683.90	\$624.73	\$491.03	\$459.16	\$366.07	\$595.19	\$495.05	\$408.84	\$543.46	\$486.93	\$1,873.06	\$2,317.15	
	30-39	\$1,441.99	\$1,226.18	\$1,057.76	\$778.81	\$807.61	\$795.23	\$726.43	\$570.97	\$533.91	\$425.67	\$692.08	\$575.64	\$475.39	\$631.94	\$566.20	\$2,091.72	\$2,587.65	
	40-49	\$1,441.99	\$1,226.19	\$1,057.77	\$778.81	\$807.61	\$795.23	\$726.43	\$570.97	\$533.91	\$425.66	\$692.08	\$575.64	\$475.40	\$631.93	\$566.21	\$2,338.92	\$2,893.43	
	50-54	\$2,105.30	\$1,790.23	\$1,544.32	\$1,137.05	\$1,179.10	\$1,161.03	\$1,060.59	\$833.61	\$779.50	\$621.47	\$1,010.43	\$840.43	\$694.07	\$922.62	\$826.65	\$2,899.91	\$3,587.45	
	55-59	\$2,595.56	\$2,207.12	\$1,903.95	\$1,401.84	\$1,453.67	\$1,431.40	\$1,307.56	\$1,027.74	\$961.03	\$766.18	\$1,245.73	\$1,036.14	\$855.70	\$1,137.47	\$1,019.16	\$3,432.31	\$4,246.07	
	60-64	\$3,212.21	\$2,731.48	\$2,356.30	\$1,734.89	\$1,799.04	\$1,771.48	\$1,618.21	\$1,271.91	\$1,189.35	\$948.22	\$1,541.70	\$1,282.31	\$1,059.00	\$1,407.71	\$1,261.29	\$4,268.99	\$5,281.12	
	65+ MP	\$2,325.76	\$1,977.68	\$1,706.04	\$1,256.12	\$1,302.57	\$1,282.61	\$1,171.65	\$920.91	\$861.13	\$686.55	\$1,116.25	\$928.43	\$766.75	\$1,019.23	\$913.21	\$3,338.39	\$4,129.87	
	65+ MS	\$4,524.83	\$3,847.66	\$3,319.16	\$2,443.83	\$2,534.20	\$2,495.36	\$2,279.47	\$1,791.65	\$1,675.35	\$1,335.69	\$2,171.69	\$1,806.31	\$1,491.75	\$1,982.95	\$1,776.69	\$5,562.12	\$6,880.83	
Employee and Dependents	Under 30	\$1,095.92	\$931.91	\$803.90	\$591.90	\$613.79	\$604.38	\$552.09	\$433.94	\$405.77	\$323.51	\$525.99	\$437.49	\$361.30	\$480.27	\$430.32	\$1,830.28	\$2,264.22	
	30-39	\$1,211.25	\$1,029.98	\$888.51	\$654.19	\$678.38	\$667.99	\$610.20	\$479.61	\$448.48	\$357.56	\$581.34	\$483.53	\$399.33	\$530.82	\$475.60	\$2,031.09	\$2,512.64	
	40-49	\$1,182.43	\$1,005.46	\$867.36	\$638.62	\$662.23	\$652.09	\$595.67	\$468.19	\$437.81	\$349.04	\$567.50	\$472.02	\$389.83	\$518.18	\$464.29	\$2,123.00	\$2,626.33	
	50-54	\$1,384.30	\$1,177.13	\$1,015.44	\$747.65	\$775.30	\$763.42	\$697.37	\$548.13	\$512.55	\$408.63	\$664.39	\$552.61	\$456.38	\$606.65	\$543.55	\$2,301.91	\$2,847.67	
	55-59	\$1,519.82	\$1,292.37	\$1,114.85	\$820.84	\$851.19	\$838.15	\$765.64	\$601.79	\$562.73	\$448.64	\$729.43	\$606.71	\$501.05	\$666.05	\$596.77	\$2,503.24	\$3,096.73	
	60-64	\$2,012.17	\$1,711.03	\$1,476.01	\$1,086.76	\$1,126.94	\$1,109.68	\$1,013.67	\$796.74	\$745.02	\$593.98	\$965.74	\$803.25	\$663.37	\$881.81	\$790.09	\$3,109.20	\$3,846.36	
	65+ MP	\$1,516.05	\$1,289.15	\$1,112.08	\$818.80	\$849.08	\$836.07	\$763.74	\$600.29	\$561.33	\$447.52	\$727.63	\$605.20	\$499.80	\$664.38	\$595.28	\$2,593.43	\$3,208.29	
	65+ MS	\$2,283.91	\$1,942.11	\$1,675.34	\$1,233.52	\$1,279.14	\$1,259.53	\$1,150.56	\$904.33	\$845.63	\$674.19	\$1,096.16	\$911.73	\$752.96	\$1,000.89	\$896.78	\$4,297.31	\$5,316.14	
Family	Under 30	\$1,557.35	\$1,324.28	\$1,142.38	\$841.11	\$872.21	\$858.85	\$784.54	\$616.65	\$576.62	\$459.72	\$747.45	\$621.69	\$513.43	\$682.49	\$611.50	\$2,937.00	\$3,633.33	
	30-39	\$1,788.06	\$1,520.46	\$1,311.62	\$965.72	\$1,001.43	\$986.09	\$900.77	\$708.00	\$662.05	\$527.82	\$858.18	\$713.79	\$589.49	\$783.60	\$702.08	\$3,199.44	\$3,957.99	
	40-49	\$1,874.59	\$1,594.04	\$1,375.09	\$1,012.45	\$1,049.89	\$1,033.80	\$944.36	\$742.26	\$694.08	\$553.36	\$899.70	\$748.33	\$618.02	\$821.51	\$736.07	\$3,418.50	\$4,228.98	
	50-54	\$2,393.70	\$2,035.47	\$1,755.88	\$1,292.82	\$1,340.62	\$1,320.08	\$1,205.88	\$947.81	\$886.29	\$706.60	\$1,148.85	\$955.56	\$789.15	\$1,049.01	\$939.90	\$3,752.16	\$4,641.75	
	55-59	\$2,615.44	\$2,224.02	\$1,918.53	\$1,412.57	\$1,464.81	\$1,442.36	\$1,317.58	\$1,035.61	\$968.39	\$772.05	\$1,255.27	\$1,044.08	\$862.26	\$1,146.19	\$1,026.97	\$4,153.51	\$5,138.26	
	60-64	\$3,530.84	\$3,002.42	\$2,590.02	\$1,906.98	\$1,977.49	\$1,947.20	\$1,778.73	\$1,398.07	\$1,307.32	\$1,042.28	\$1,694.62	\$1,409.50	\$1,164.05	\$1,547.34	\$1,386.40	\$5,106.85	\$6,317.63	
	65+ MP	\$2,679.00	\$2,278.06	\$1,965.16	\$1,446.90	\$1,500.41	\$1,477.42	\$1,349.60	\$1,060.78	\$991.92	\$790.82	\$1,285.78	\$1,069.45	\$883.21	\$1,174.03	\$1,051.91	\$4,263.45	\$5,274.25	
	65+ MS	\$4,567.79	\$3,884.19	\$3,350.67	\$2,467.03	\$2,558.26	\$2,519.05	\$2,301.11	\$1,808.66	\$1,691.26	\$1,348.37	\$2,192.30	\$1,823.46	\$1,505.91	\$2,001.78	\$1,793.56	\$6,489.26	\$8,027.78	

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 6 - Fresno (zip 93628), Kings, Madera, Merced, Tulare

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500/\$5000	
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
Employee	Under 30	\$454.85	\$386.78	\$333.65	\$245.66	\$254.75	\$250.84	\$229.14	\$180.10	\$154.94	\$134.26	\$218.31	\$181.58	\$149.95	\$199.34	\$178.60	\$789.35	\$976.50	
	30-39	\$594.10	\$505.19	\$435.79	\$320.87	\$332.74	\$327.63	\$299.29	\$235.24	\$202.37	\$175.36	\$285.14	\$237.17	\$195.86	\$260.37	\$233.28	\$951.10	\$1,176.59	
	40-49	\$721.64	\$613.65	\$529.35	\$389.75	\$404.17	\$397.97	\$363.54	\$285.74	\$245.82	\$213.01	\$346.36	\$288.09	\$237.90	\$316.26	\$283.36	\$1,074.73	\$1,329.55	
	50-54	\$950.57	\$808.31	\$697.28	\$513.39	\$532.39	\$524.22	\$478.87	\$376.38	\$323.80	\$280.58	\$456.23	\$379.47	\$313.37	\$416.59	\$373.25	\$1,493.20	\$1,847.23	
	55-59	\$1,283.20	\$1,091.16	\$941.28	\$693.04	\$718.69	\$707.66	\$646.44	\$508.09	\$437.11	\$378.77	\$615.88	\$512.26	\$423.03	\$562.37	\$503.86	\$1,835.54	\$2,270.74	
	60-64	\$1,683.46	\$1,431.53	\$1,234.89	\$909.22	\$942.87	\$928.39	\$848.08	\$666.58	\$573.45	\$496.92	\$808.00	\$672.05	\$554.99	\$737.79	\$661.02	\$2,339.54	\$2,894.23	
	65+ MP	\$1,197.73	\$1,018.49	\$878.58	\$646.88	\$670.82	\$660.52	\$603.38	\$474.25	\$407.99	\$353.54	\$574.86	\$478.14	\$394.85	\$524.91	\$470.30	\$1,719.36	\$2,127.01	
	65+ MS	\$1,988.57	\$1,690.97	\$1,458.69	\$1,074.01	\$1,113.75	\$1,096.65	\$1,001.78	\$787.38	\$677.39	\$586.97	\$954.43	\$793.85	\$655.57	\$871.50	\$780.83	\$3,471.36	\$4,294.39	
Employee and Spouse	Under 30	\$1,277.29	\$1,086.14	\$936.94	\$689.85	\$715.38	\$704.40	\$643.46	\$505.75	\$435.10	\$377.02	\$613.05	\$509.91	\$421.08	\$559.78	\$501.54	\$1,929.30	\$2,386.73	
	30-39	\$1,485.22	\$1,262.95	\$1,089.46	\$802.16	\$831.84	\$819.07	\$748.21	\$588.09	\$505.92	\$438.40	\$712.84	\$592.91	\$489.64	\$650.91	\$583.19	\$2,154.54	\$2,665.35	
	40-49	\$1,485.22	\$1,262.96	\$1,089.47	\$802.15	\$831.83	\$819.07	\$748.21	\$588.08	\$505.93	\$438.40	\$712.85	\$592.92	\$489.63	\$650.90	\$583.19	\$2,409.13	\$2,980.33	
	50-54	\$2,168.42	\$1,843.90	\$1,590.62	\$1,171.14	\$1,214.48	\$1,195.84	\$1,092.39	\$858.59	\$738.65	\$640.06	\$1,040.75	\$865.65	\$714.86	\$950.32	\$851.45	\$2,986.99	\$3,695.19	
	55-59	\$2,673.38	\$2,273.29	\$1,961.03	\$1,443.86	\$1,497.29	\$1,474.31	\$1,346.77	\$1,058.54	\$910.66	\$789.11	\$1,283.11	\$1,067.23	\$881.33	\$1,171.62	\$1,049.72	\$3,535.36	\$4,373.58	
	60-64	\$3,308.51	\$2,813.39	\$2,426.93	\$1,786.89	\$1,853.02	\$1,824.57	\$1,666.73	\$1,310.03	\$1,127.01	\$976.59	\$1,587.96	\$1,320.78	\$1,090.72	\$1,449.98	\$1,299.11	\$4,397.17	\$5,439.72	
	65+ MP	\$2,395.48	\$2,036.99	\$1,757.18	\$1,293.77	\$1,341.65	\$1,321.05	\$1,206.77	\$948.51	\$815.99	\$707.09	\$1,149.73	\$956.29	\$789.71	\$1,049.83	\$940.61	\$3,438.62	\$4,253.90	
	65+ MS	\$4,660.49	\$3,963.03	\$3,418.65	\$2,517.09	\$2,610.22	\$2,570.16	\$2,347.81	\$1,845.34	\$1,587.55	\$1,375.65	\$2,236.85	\$1,860.50	\$1,536.42	\$2,042.48	\$1,829.98	\$5,729.13	\$7,087.46	
Employee and Dependents	Under 30	\$1,128.78	\$959.85	\$828.00	\$609.64	\$632.20	\$622.50	\$568.64	\$446.94	\$384.51	\$333.19	\$541.77	\$450.62	\$372.12	\$494.69	\$443.22	\$1,885.23	\$2,332.21	
	30-39	\$1,247.57	\$1,060.87	\$915.14	\$673.80	\$698.73	\$688.01	\$628.49	\$493.99	\$424.97	\$368.25	\$598.78	\$498.04	\$411.29	\$546.76	\$489.87	\$2,092.08	\$2,588.09	
	40-49	\$1,217.87	\$1,035.62	\$893.35	\$657.76	\$682.10	\$671.63	\$613.53	\$482.22	\$414.86	\$359.48	\$584.53	\$486.19	\$401.49	\$533.74	\$478.21	\$2,186.73	\$2,705.20	
	50-54	\$1,425.81	\$1,212.43	\$1,045.89	\$770.06	\$798.56	\$786.30	\$718.28	\$564.55	\$485.69	\$420.86	\$684.33	\$569.19	\$470.04	\$624.87	\$559.86	\$2,371.03	\$2,933.19	
	55-59	\$1,565.39	\$1,331.12	\$1,148.28	\$845.45	\$876.74	\$863.28	\$788.60	\$619.82	\$533.23	\$462.06	\$751.32	\$624.91	\$516.06	\$686.04	\$614.66	\$2,578.40	\$3,189.72	
	60-64	\$2,072.49	\$1,762.34	\$1,520.26	\$1,119.33	\$1,160.76	\$1,142.93	\$1,044.06	\$820.62	\$705.97	\$611.75	\$994.72	\$827.35	\$683.24	\$908.28	\$813.78	\$3,202.56	\$3,961.86	
	65+ MP	\$1,561.49	\$1,327.82	\$1,145.41	\$843.35	\$874.55	\$861.13	\$786.63	\$618.28	\$531.90	\$460.91	\$749.45	\$623.36	\$514.77	\$684.33	\$613.13	\$2,671.29	\$3,304.64	
	65+ MS	\$2,352.38	\$2,000.33	\$1,725.56	\$1,270.50	\$1,317.51	\$1,297.28	\$1,185.06	\$931.43	\$801.32	\$694.36	\$1,129.04	\$939.09	\$775.51	\$1,030.94	\$923.68	\$4,426.34	\$5,475.79	
Family	Under 30	\$1,604.04	\$1,363.99	\$1,176.62	\$866.32	\$898.38	\$884.59	\$808.07	\$635.13	\$546.40	\$473.47	\$769.87	\$640.35	\$528.80	\$702.98	\$629.84	\$3,025.19	\$3,742.44	
	30-39	\$1,841.67	\$1,566.06	\$1,350.93	\$994.67	\$1,031.47	\$1,015.64	\$927.78	\$729.22	\$627.34	\$543.61	\$883.92	\$735.21	\$607.15	\$807.12	\$723.15	\$3,295.52	\$4,076.85	
	40-49	\$1,930.78	\$1,641.84	\$1,416.30	\$1,042.80	\$1,081.38	\$1,064.79	\$972.67	\$764.51	\$657.70	\$569.92	\$926.70	\$770.79	\$636.52	\$846.17	\$758.14	\$3,521.14	\$4,355.99	
	50-54	\$2,465.47	\$2,096.50	\$1,808.52	\$1,331.57	\$1,380.85	\$1,359.65	\$1,242.03	\$976.21	\$839.83	\$727.74	\$1,183.32	\$984.23	\$812.79	\$1,080.50	\$968.09	\$3,864.82	\$4,781.15	
	55-59	\$2,693.85	\$2,290.70	\$1,976.05	\$1,454.92	\$1,508.76	\$1,485.60	\$1,357.09	\$1,066.64	\$917.63	\$795.16	\$1,292.94	\$1,075.40	\$888.08	\$1,180.59	\$1,057.76	\$4,278.22	\$5,292.56	
	60-64	\$3,636.69	\$3,092.45	\$2,667.66	\$1,964.14	\$2,036.83	\$2,005.56	\$1,832.06	\$1,439.97	\$1,238.80	\$1,073.46	\$1,745.47	\$1,451.80	\$1,198.91	\$1,593.80	\$1,427.97	\$5,260.19	\$6,507.35	
	65+ MP	\$2,759.31	\$2,346.38	\$2,024.06	\$1,490.28	\$1,545.42	\$1,521.70	\$1,390.06	\$1,092.57	\$939.93	\$814.48	\$1,324.36	\$1,101.54	\$909.66	\$1,209.28	\$1,083.47	\$4,391.46	\$5,432.65	
	65+ MS	\$4,704.73	\$4,000.65	\$3,451.10	\$2,540.98	\$2,635.01	\$2,594.66	\$2,370.10	\$1,862.86	\$1,602.62	\$1,388.71	\$2,258.08	\$1,878.17	\$1,551.01	\$2,061.87	\$1,847.35	\$6,684.10	\$8,268.86	

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 7 - El Dorado (zips 95720⁸, 95735⁹), Kern, Placer, Riverside (zips 922, 923), Sacramento, San Joaquin, Stanislaus, Sutter, Yolo, Yuba

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
		Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
Employee	Under 30	\$570.88	\$485.45	\$418.77	\$308.33	\$319.74	\$314.84	\$287.59	\$226.05	\$211.37	\$168.52	\$274.00	\$227.90	\$188.21	\$250.19	\$224.16	\$706.15	\$873.57	
	30-39	\$745.65	\$634.07	\$546.97	\$402.72	\$417.63	\$411.23	\$375.63	\$295.25	\$276.08	\$220.11	\$357.88	\$297.67	\$245.83	\$326.78	\$292.78	\$850.85	\$1,052.57	
	40-49	\$905.73	\$770.19	\$664.40	\$489.18	\$507.28	\$499.51	\$456.28	\$358.64	\$335.35	\$267.37	\$434.71	\$361.57	\$298.60	\$396.94	\$355.64	\$961.45	\$1,189.40	
	50-54	\$1,193.05	\$1,014.52	\$875.16	\$644.36	\$668.21	\$657.97	\$601.02	\$472.41	\$441.73	\$352.18	\$572.62	\$476.28	\$393.33	\$522.86	\$468.46	\$1,335.81	\$1,652.52	
	55-59	\$1,610.54	\$1,369.53	\$1,181.41	\$869.84	\$902.03	\$888.21	\$811.33	\$637.72	\$596.31	\$475.42	\$772.99	\$642.94	\$530.97	\$705.82	\$632.39	\$1,642.07	\$2,031.39	
	60-64	\$2,112.91	\$1,796.72	\$1,549.93	\$1,141.17	\$1,183.40	\$1,165.27	\$1,064.41	\$836.64	\$782.31	\$623.72	\$1,014.11	\$843.49	\$696.59	\$925.99	\$829.65	\$2,092.94	\$2,589.16	
	65+ MP	\$1,503.26	\$1,278.31	\$1,102.72	\$811.91	\$841.95	\$829.05	\$757.29	\$595.24	\$556.59	\$443.75	\$721.51	\$600.12	\$495.60	\$658.81	\$590.27	\$1,538.13	\$1,902.81	
	65+ MS	\$2,495.84	\$2,122.35	\$1,830.83	\$1,348.00	\$1,397.88	\$1,376.46	\$1,257.32	\$988.27	\$924.09	\$736.76	\$1,197.91	\$996.36	\$822.84	\$1,093.81	\$980.01	\$3,105.47	\$3,841.74	
Employee and Spouse	Under 30	\$1,603.12	\$1,363.22	\$1,175.97	\$865.84	\$897.88	\$884.12	\$807.60	\$634.78	\$593.56	\$473.23	\$769.44	\$639.98	\$528.52	\$702.57	\$629.48	\$1,725.95	\$2,135.15	
	30-39	\$1,864.10	\$1,585.14	\$1,367.41	\$1,006.79	\$1,044.05	\$1,028.05	\$939.07	\$738.12	\$690.19	\$550.27	\$894.69	\$744.16	\$614.56	\$816.94	\$731.95	\$1,927.44	\$2,384.41	
	40-49	\$1,864.10	\$1,585.14	\$1,367.41	\$1,006.79	\$1,044.04	\$1,028.05	\$939.07	\$738.12	\$690.19	\$550.27	\$894.69	\$744.16	\$614.56	\$816.95	\$731.95	\$2,155.20	\$2,666.18	
	50-54	\$2,721.57	\$2,314.30	\$1,996.41	\$1,469.91	\$1,524.31	\$1,500.95	\$1,371.04	\$1,077.65	\$1,007.67	\$803.39	\$1,306.25	\$1,086.48	\$897.26	\$1,192.74	\$1,068.64	\$2,672.15	\$3,305.69	
	55-59	\$3,355.34	\$2,853.23	\$2,461.31	\$1,812.20	\$1,879.26	\$1,850.47	\$1,690.30	\$1,328.61	\$1,242.33	\$990.47	\$1,610.43	\$1,339.48	\$1,106.20	\$1,470.49	\$1,317.50	\$3,162.73	\$3,912.58	
	60-64	\$4,152.51	\$3,531.10	\$3,046.08	\$2,242.75	\$2,325.74	\$2,290.11	\$2,091.89	\$1,644.25	\$1,537.48	\$1,225.80	\$1,993.04	\$1,657.71	\$1,369.01	\$1,819.85	\$1,630.51	\$3,933.69	\$4,866.33	
	65+ MP	\$3,006.55	\$2,556.64	\$2,205.46	\$1,623.83	\$1,683.92	\$1,658.12	\$1,514.60	\$1,190.50	\$1,113.19	\$887.51	\$1,443.03	\$1,200.25	\$991.21	\$1,317.63	\$1,180.55	\$3,076.18	\$3,805.51	
	65+ MS	\$5,849.35	\$4,974.02	\$4,290.80	\$3,159.22	\$3,276.12	\$3,225.92	\$2,946.71	\$2,316.15	\$2,165.74	\$1,726.69	\$2,807.46	\$2,335.11	\$1,928.44	\$2,563.50	\$2,296.79	\$5,125.26	\$6,340.40	
Employee and Dependents	Under 30	\$1,416.72	\$1,204.72	\$1,039.24	\$765.17	\$793.48	\$781.32	\$713.70	\$560.98	\$524.55	\$418.21	\$679.97	\$565.57	\$467.07	\$620.88	\$556.29	\$1,686.52	\$2,086.38	
	30-39	\$1,565.82	\$1,331.50	\$1,148.61	\$845.69	\$876.99	\$863.55	\$788.80	\$620.01	\$579.75	\$462.22	\$751.53	\$625.09	\$516.23	\$686.22	\$614.83	\$1,871.57	\$2,315.29	
	40-49	\$1,528.55	\$1,299.80	\$1,121.27	\$825.56	\$856.11	\$842.99	\$770.03	\$605.26	\$565.95	\$451.22	\$733.64	\$610.20	\$503.93	\$669.89	\$600.19	\$1,956.24	\$2,420.05	
	50-54	\$1,789.52	\$1,521.73	\$1,312.70	\$966.51	\$1,002.28	\$986.92	\$901.50	\$708.59	\$662.57	\$528.25	\$858.90	\$714.40	\$589.98	\$784.26	\$702.67	\$2,121.12	\$2,624.01	
	55-59	\$1,964.71	\$1,670.70	\$1,441.21	\$1,061.13	\$1,100.40	\$1,083.54	\$989.75	\$777.96	\$727.44	\$579.97	\$942.98	\$784.33	\$647.74	\$861.04	\$771.46	\$2,306.63	\$2,853.51	
	60-64	\$2,601.18	\$2,211.92	\$1,908.10	\$1,404.88	\$1,456.87	\$1,434.55	\$1,310.38	\$1,029.98	\$963.09	\$767.85	\$1,248.46	\$1,038.41	\$857.56	\$1,139.98	\$1,021.37	\$2,864.99	\$3,544.26	
	65+ MP	\$1,959.82	\$1,666.55	\$1,437.63	\$1,058.50	\$1,097.66	\$1,080.84	\$987.29	\$776.02	\$725.63	\$578.52	\$940.64	\$782.38	\$646.12	\$858.90	\$769.54	\$2,389.73	\$2,956.31	
	65+ MS	\$2,952.45	\$2,510.63	\$2,165.78	\$1,594.62	\$1,653.62	\$1,628.28	\$1,487.35	\$1,169.07	\$1,093.15	\$871.55	\$1,417.07	\$1,178.64	\$973.38	\$1,293.92	\$1,159.30	\$3,959.79	\$4,898.61	
Family	Under 30	\$2,013.22	\$1,711.95	\$1,476.80	\$1,087.33	\$1,127.57	\$1,110.29	\$1,014.19	\$797.17	\$745.40	\$594.29	\$966.27	\$803.69	\$663.73	\$882.30	\$790.50	\$2,706.32	\$3,347.96	
	30-39	\$2,311.47	\$1,965.57	\$1,695.58	\$1,248.41	\$1,294.62	\$1,274.78	\$1,164.44	\$915.26	\$855.83	\$682.33	\$1,109.41	\$922.76	\$762.06	\$1,013.01	\$907.61	\$2,948.16	\$3,647.12	
	40-49	\$2,423.32	\$2,060.68	\$1,777.63	\$1,308.82	\$1,357.26	\$1,336.46	\$1,220.79	\$959.56	\$897.24	\$715.35	\$1,163.09	\$967.40	\$798.93	\$1,062.03	\$951.53	\$3,150.00	\$3,896.83	
	50-54	\$3,094.39	\$2,631.33	\$2,269.89	\$1,671.27	\$1,733.12	\$1,706.56	\$1,558.85	\$1,225.28	\$1,145.71	\$913.44	\$1,485.19	\$1,235.31	\$1,020.17	\$1,356.13	\$1,215.04	\$3,457.46	\$4,277.18	
	55-59	\$3,381.04	\$2,875.08	\$2,480.17	\$1,826.08	\$1,893.66	\$1,864.64	\$1,703.25	\$1,338.78	\$1,251.84	\$998.06	\$1,622.76	\$1,349.74	\$1,114.68	\$1,481.75	\$1,327.59	\$3,827.28	\$4,734.69	
	60-64	\$4,564.40	\$3,881.36	\$3,348.23	\$2,465.21	\$2,556.44	\$2,517.27	\$2,299.39	\$1,807.35	\$1,689.98	\$1,347.38	\$2,190.73	\$1,822.15	\$1,504.81	\$2,000.36	\$1,792.25	\$4,705.75	\$5,821.43	
	65+ MP	\$3,463.20	\$2,944.95	\$2,540.43	\$1,870.46	\$1,939.68	\$1,909.95	\$1,744.64	\$1,371.31	\$1,282.26	\$1,022.31	\$1,662.20	\$1,382.54	\$1,141.76	\$1,517.76	\$1,359.85	\$3,928.58	\$4,860.01	
	65+ MS	\$5,904.88	\$5,021.24	\$4,331.54	\$3,189.21	\$3,307.23	\$3,256.55	\$2,974.68	\$2,338.14	\$2,186.30	\$1,743.09	\$2,834.12	\$2,357.28	\$1,946.75	\$2,587.83	\$2,318.60	\$5,979.58	\$7,397.27	

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 7 - El Dorado (zips 95720¹, 95735²), Kern, Placer, Riverside (zips 922, 923), Sacramento, San Joaquin, Stanislaus, Sutter, Yolo, Yuba

Family Size Category	Age Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$10,000	MC HSA	MC HSA	MC HSA	MC HRA	MC HRA	PPO \$500	Aetna
		90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	100/50	HDHP \$3,000	HDHP \$2,000	HDHP \$3,500	HDHP \$3,000	HDHP \$5,000	90/70	Indemnity
		Deductible	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
		Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$593.73	\$504.87	\$435.53	\$320.67	\$332.53	\$327.43	\$299.10	\$251.55	\$208.84	\$192.78	\$284.97	\$237.02	\$195.74	\$260.20	\$233.13	\$727.35	\$899.80
	30-39	\$775.49	\$659.43	\$568.86	\$418.84	\$434.33	\$427.67	\$390.67	\$328.56	\$272.77	\$251.80	\$372.21	\$309.58	\$255.66	\$339.86	\$304.50	\$876.39	\$1,084.18
	40-49	\$941.98	\$801.00	\$690.99	\$508.76	\$527.57	\$519.48	\$474.54	\$399.10	\$331.33	\$305.85	\$452.12	\$376.04	\$310.55	\$412.82	\$369.87	\$990.32	\$1,225.12
	50-54	\$1,240.80	\$1,055.10	\$910.19	\$670.15	\$694.94	\$684.28	\$625.07	\$525.70	\$436.44	\$402.88	\$595.54	\$495.33	\$409.07	\$543.78	\$487.21	\$1,375.92	\$1,702.14
	55-59	\$1,675.00	\$1,424.31	\$1,228.69	\$904.66	\$938.12	\$923.73	\$843.81	\$709.66	\$589.17	\$543.86	\$803.94	\$668.67	\$552.21	\$734.06	\$657.69	\$1,691.37	\$2,092.38
	60-64	\$2,197.48	\$1,868.60	\$1,611.96	\$1,186.85	\$1,230.74	\$1,211.86	\$1,107.01	\$931.02	\$772.95	\$713.51	\$1,054.71	\$877.24	\$724.46	\$963.04	\$862.85	\$2,155.78	\$2,666.90
	65+ MP	\$1,563.43	\$1,329.44	\$1,146.86	\$844.40	\$875.63	\$862.20	\$787.60	\$662.39	\$549.93	\$507.64	\$750.39	\$624.13	\$515.43	\$685.17	\$613.89	\$1,584.31	\$1,959.94
	65+ MS	\$2,595.74	\$2,207.25	\$1,904.10	\$1,401.95	\$1,453.80	\$1,431.50	\$1,307.64	\$1,099.76	\$913.03	\$842.82	\$1,245.87	\$1,036.23	\$855.76	\$1,137.57	\$1,019.23	\$3,198.70	\$3,957.09
Employee and Spouse	Under 30	\$1,667.29	\$1,417.75	\$1,223.04	\$900.49	\$933.80	\$919.48	\$839.92	\$706.39	\$586.46	\$541.36	\$800.24	\$665.59	\$549.67	\$730.68	\$654.67	\$1,777.77	\$2,199.26
	30-39	\$1,938.70	\$1,648.55	\$1,422.13	\$1,047.08	\$1,085.81	\$1,069.16	\$976.66	\$821.39	\$681.92	\$629.49	\$930.51	\$773.94	\$639.15	\$849.63	\$761.24	\$1,985.30	\$2,456.01
	40-49	\$1,938.71	\$1,648.55	\$1,422.14	\$1,047.09	\$1,085.81	\$1,069.15	\$976.66	\$821.39	\$681.92	\$629.48	\$930.51	\$773.94	\$639.15	\$849.63	\$761.24	\$2,219.91	\$2,746.24
	50-54	\$2,830.50	\$2,406.88	\$2,076.31	\$1,528.74	\$1,585.28	\$1,560.97	\$1,425.90	\$1,199.22	\$995.60	\$919.04	\$1,358.54	\$1,129.95	\$933.16	\$1,240.46	\$1,111.41	\$2,752.38	\$3,404.95
	55-59	\$3,489.64	\$2,967.36	\$2,559.82	\$1,884.74	\$1,954.44	\$1,924.47	\$1,757.96	\$1,478.48	\$1,227.46	\$1,133.06	\$1,674.90	\$1,393.08	\$1,150.46	\$1,529.32	\$1,370.21	\$3,257.68	\$4,030.05
	60-64	\$4,318.71	\$3,672.36	\$3,167.99	\$2,332.51	\$2,418.78	\$2,381.68	\$2,175.61	\$1,829.74	\$1,519.08	\$1,402.26	\$2,072.83	\$1,724.05	\$1,423.78	\$1,892.66	\$1,695.76	\$4,051.80	\$5,012.45
	65+ MP	\$3,126.89	\$2,658.91	\$2,293.74	\$1,688.82	\$1,751.28	\$1,724.42	\$1,575.22	\$1,324.79	\$1,099.87	\$1,015.29	\$1,500.80	\$1,248.27	\$1,030.87	\$1,370.35	\$1,227.79	\$3,168.53	\$3,919.77
	65+ MS	\$6,083.48	\$5,173.00	\$4,462.53	\$3,285.66	\$3,407.18	\$3,354.92	\$3,064.64	\$2,577.44	\$2,139.82	\$1,975.26	\$2,919.87	\$2,428.55	\$2,005.59	\$2,666.06	\$2,388.70	\$5,279.13	\$6,530.77
Employee and Dependents	Under 30	\$1,473.43	\$1,252.91	\$1,080.83	\$795.79	\$825.22	\$812.57	\$742.26	\$624.26	\$518.27	\$478.41	\$707.20	\$588.20	\$485.76	\$645.72	\$578.55	\$1,737.16	\$2,149.03
	30-39	\$1,628.49	\$1,384.76	\$1,194.58	\$879.54	\$912.07	\$898.08	\$820.38	\$689.96	\$572.81	\$528.76	\$781.62	\$650.10	\$536.87	\$713.68	\$639.43	\$1,927.75	\$2,384.81
	40-49	\$1,589.73	\$1,351.80	\$1,166.14	\$858.60	\$890.35	\$876.70	\$800.85	\$673.54	\$559.17	\$516.17	\$763.02	\$634.62	\$524.10	\$696.69	\$624.21	\$2,014.98	\$2,492.72
	50-54	\$1,861.14	\$1,582.60	\$1,365.24	\$1,005.19	\$1,042.38	\$1,026.39	\$937.58	\$788.53	\$654.64	\$604.30	\$893.28	\$742.97	\$613.58	\$815.64	\$730.79	\$2,184.80	\$2,702.80
	55-59	\$2,043.35	\$1,737.53	\$1,498.89	\$1,103.60	\$1,144.42	\$1,126.87	\$1,029.37	\$865.72	\$718.73	\$663.46	\$980.74	\$815.72	\$673.65	\$895.49	\$802.32	\$2,375.88	\$2,939.18
	60-64	\$2,705.29	\$2,300.41	\$1,984.47	\$1,461.12	\$1,515.15	\$1,491.91	\$1,362.83	\$1,146.17	\$951.57	\$878.39	\$1,298.44	\$1,079.96	\$891.88	\$1,185.59	\$1,062.24	\$2,951.01	\$3,650.68
	65+ MP	\$2,038.26	\$1,733.21	\$1,495.17	\$1,100.85	\$1,141.57	\$1,124.06	\$1,026.80	\$863.57	\$716.95	\$661.81	\$978.29	\$813.69	\$671.97	\$893.26	\$800.33	\$2,461.47	\$3,045.07
	65+ MS	\$3,070.63	\$2,611.07	\$2,252.46	\$1,658.44	\$1,719.77	\$1,693.39	\$1,546.87	\$1,300.96	\$1,080.07	\$997.01	\$1,473.80	\$1,225.81	\$1,012.32	\$1,345.69	\$1,205.70	\$4,078.67	\$5,045.69
Family	Under 30	\$2,093.80	\$1,780.43	\$1,535.91	\$1,130.85	\$1,172.67	\$1,154.69	\$1,054.78	\$887.10	\$736.48	\$679.84	\$1,004.95	\$835.86	\$690.28	\$917.60	\$822.14	\$2,787.57	\$3,448.49
	30-39	\$2,403.98	\$2,044.20	\$1,763.44	\$1,298.38	\$1,346.40	\$1,325.75	\$1,211.05	\$1,018.52	\$845.58	\$780.56	\$1,153.83	\$959.68	\$792.54	\$1,053.54	\$943.93	\$3,036.66	\$3,756.64
	40-49	\$2,520.31	\$2,143.11	\$1,848.77	\$1,361.21	\$1,411.55	\$1,389.90	\$1,269.65	\$1,067.80	\$886.50	\$818.32	\$1,209.67	\$1,006.12	\$830.89	\$1,104.52	\$989.61	\$3,244.57	\$4,013.84
	50-54	\$3,218.24	\$2,736.59	\$2,360.74	\$1,738.16	\$1,802.45	\$1,774.80	\$1,621.24	\$1,363.50	\$1,131.99	\$1,044.94	\$1,544.65	\$1,284.74	\$1,060.99	\$1,410.39	\$1,263.66	\$3,561.26	\$4,405.61
	55-59	\$3,516.37	\$2,990.09	\$2,579.42	\$1,899.17	\$1,969.41	\$1,939.21	\$1,771.43	\$1,489.81	\$1,236.86	\$1,141.74	\$1,687.73	\$1,403.75	\$1,159.27	\$1,541.03	\$1,380.71	\$3,942.19	\$4,876.85
	60-64	\$4,747.10	\$4,036.63	\$3,482.23	\$2,563.88	\$2,658.70	\$2,617.92	\$2,391.42	\$2,011.23	\$1,669.76	\$1,541.35	\$2,278.44	\$1,895.06	\$1,565.01	\$2,080.40	\$1,863.96	\$4,847.03	\$5,996.22
	65+ MP	\$3,601.81	\$3,062.75	\$2,642.11	\$1,945.32	\$2,017.27	\$1,986.33	\$1,814.46	\$1,526.01	\$1,266.92	\$1,169.49	\$1,728.74	\$1,437.86	\$1,187.44	\$1,578.48	\$1,414.27	\$4,046.53	\$5,005.93
	65+ MS	\$6,141.23	\$5,222.11	\$4,504.89	\$3,316.85	\$3,439.52	\$3,386.77	\$3,093.73	\$2,601.91	\$2,160.13	\$1,994.02	\$2,947.59	\$2,451.61	\$2,024.63	\$2,691.37	\$2,411.38	\$6,159.10	\$7,619.38

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 8 - Alameda, Contra Costa, Marin, San Benito, San Francisco, Santa Clara (zips 950, 951), Sonoma

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
Employee	Under 30	\$708.04	\$602.08	\$519.38	\$382.41	\$396.55	\$390.47	\$356.69	\$289.03	\$262.15	\$209.00	\$339.83	\$282.65	\$233.42	\$294.78	\$278.02	\$762.03	\$942.70	
	30-39	\$924.80	\$786.40	\$678.38	\$499.48	\$517.95	\$510.01	\$465.89	\$377.51	\$342.40	\$272.98	\$443.87	\$369.18	\$304.88	\$385.02	\$363.13	\$918.18	\$1,135.87	
	40-49	\$1,123.34	\$955.23	\$824.02	\$606.71	\$629.15	\$619.50	\$565.91	\$458.56	\$415.91	\$331.59	\$539.16	\$448.44	\$370.33	\$467.68	\$441.09	\$1,037.54	\$1,283.53	
	50-54	\$1,479.69	\$1,258.25	\$1,085.42	\$799.18	\$828.73	\$816.02	\$745.43	\$604.03	\$547.85	\$436.78	\$710.19	\$590.69	\$487.81	\$616.04	\$581.02	\$1,441.52	\$1,783.29	
	55-59	\$1,997.49	\$1,698.56	\$1,465.25	\$1,078.83	\$1,118.73	\$1,101.57	\$1,006.28	\$815.40	\$739.56	\$589.62	\$958.71	\$797.40	\$658.51	\$831.62	\$784.34	\$1,772.01	\$2,192.14	
	60-64	\$2,620.56	\$2,228.38	\$1,922.30	\$1,415.35	\$1,467.69	\$1,445.18	\$1,320.16	\$1,069.74	\$970.25	\$773.54	\$1,257.76	\$1,046.13	\$863.92	\$1,091.02	\$1,028.99	\$2,258.57	\$2,794.05	
	65+ MP	\$1,864.44	\$1,585.42	\$1,367.65	\$1,006.98	\$1,044.21	\$1,028.20	\$939.25	\$761.09	\$690.30	\$550.35	\$894.85	\$744.29	\$614.65	\$776.23	\$732.09	\$1,659.85	\$2,053.38	
	65+ MS	\$3,095.50	\$2,632.25	\$2,270.69	\$1,671.87	\$1,733.69	\$1,707.11	\$1,559.42	\$1,263.62	\$1,146.10	\$913.73	\$1,485.71	\$1,235.72	\$1,020.49	\$1,288.76	\$1,215.48	\$3,351.21	\$4,145.75	
Employee and Spouse	Under 30	\$1,988.29	\$1,690.74	\$1,458.50	\$1,073.87	\$1,113.57	\$1,096.50	\$1,001.64	\$811.64	\$736.16	\$586.90	\$954.30	\$793.73	\$655.48	\$827.79	\$780.72	\$1,862.53	\$2,304.12	
	30-39	\$2,311.96	\$1,965.97	\$1,695.93	\$1,248.68	\$1,294.86	\$1,275.00	\$1,164.70	\$943.77	\$855.99	\$682.44	\$1,109.65	\$922.94	\$762.19	\$962.54	\$907.82	\$2,079.96	\$2,573.10	
	40-49	\$2,311.97	\$1,965.97	\$1,695.93	\$1,248.68	\$1,294.86	\$1,275.00	\$1,164.70	\$943.77	\$856.00	\$682.45	\$1,109.65	\$922.94	\$762.18	\$962.54	\$907.82	\$2,325.76	\$2,877.17	
	50-54	\$3,375.45	\$2,870.30	\$2,476.05	\$1,823.07	\$1,890.48	\$1,861.49	\$1,700.46	\$1,377.90	\$1,249.75	\$996.37	\$1,620.08	\$1,347.48	\$1,112.79	\$1,405.31	\$1,325.41	\$2,883.61	\$3,567.28	
	55-59	\$4,161.50	\$3,538.72	\$3,052.65	\$2,247.60	\$2,330.72	\$2,294.98	\$2,096.44	\$1,698.77	\$1,540.78	\$1,228.39	\$1,997.35	\$1,661.27	\$1,371.92	\$1,732.57	\$1,634.06	\$3,413.00	\$4,222.19	
	60-64	\$5,150.19	\$4,379.44	\$3,777.90	\$2,781.59	\$2,884.45	\$2,840.22	\$2,594.51	\$2,102.36	\$1,906.84	\$1,520.24	\$2,471.88	\$2,055.96	\$1,697.86	\$2,144.19	\$2,022.28	\$4,244.99	\$5,251.43	
	65+ MP	\$3,728.92	\$3,170.87	\$2,735.33	\$2,013.98	\$2,088.44	\$2,056.42	\$1,878.52	\$1,522.19	\$1,380.62	\$1,100.71	\$1,789.72	\$1,488.59	\$1,229.31	\$1,552.47	\$1,464.20	\$3,319.61	\$4,106.65	
	65+ MS	\$7,254.73	\$6,169.04	\$5,321.68	\$3,918.26	\$4,063.14	\$4,000.84	\$3,654.72	\$2,961.47	\$2,686.04	\$2,141.46	\$3,481.97	\$2,896.09	\$2,391.67	\$3,020.38	\$2,848.65	\$5,530.83	\$6,842.14	
Employee and Dependents	Under 30	\$1,757.11	\$1,494.15	\$1,288.92	\$949.01	\$984.10	\$969.01	\$885.18	\$717.27	\$650.56	\$518.66	\$843.34	\$701.44	\$579.27	\$731.54	\$689.95	\$1,819.99	\$2,251.49	
	30-39	\$1,942.02	\$1,651.39	\$1,424.56	\$1,048.88	\$1,087.66	\$1,070.99	\$978.34	\$792.75	\$719.02	\$573.25	\$932.10	\$775.26	\$640.23	\$808.52	\$762.55	\$2,019.67	\$2,498.51	
	40-49	\$1,895.79	\$1,612.08	\$1,390.65	\$1,023.91	\$1,061.78	\$1,045.49	\$955.05	\$773.88	\$701.91	\$559.60	\$909.91	\$756.80	\$624.99	\$789.28	\$744.40	\$2,111.06	\$2,611.57	
	50-54	\$2,219.47	\$1,887.32	\$1,628.08	\$1,198.73	\$1,243.05	\$1,223.99	\$1,118.11	\$906.02	\$821.75	\$655.15	\$1,065.25	\$886.01	\$731.69	\$924.03	\$871.50	\$2,288.97	\$2,831.66	
	55-59	\$2,436.76	\$2,072.09	\$1,787.47	\$1,316.08	\$1,364.75	\$1,343.82	\$1,227.57	\$994.71	\$902.20	\$719.28	\$1,169.54	\$972.76	\$803.32	\$1,014.50	\$956.82	\$2,489.16	\$3,079.32	
	60-64	\$3,226.14	\$2,743.34	\$2,366.52	\$1,742.42	\$1,806.86	\$1,779.15	\$1,625.23	\$1,316.95	\$1,194.47	\$952.30	\$1,548.41	\$1,287.88	\$1,063.56	\$1,343.14	\$1,266.78	\$3,091.72	\$3,824.73	
	65+ MP	\$2,430.69	\$2,066.93	\$1,783.02	\$1,312.81	\$1,361.35	\$1,340.48	\$1,224.51	\$992.24	\$899.95	\$717.50	\$1,166.63	\$970.34	\$801.33	\$1,011.98	\$954.43	\$2,578.84	\$3,190.25	
	65+ MS	\$3,661.82	\$3,113.82	\$2,686.11	\$1,977.74	\$2,050.87	\$2,019.42	\$1,844.72	\$1,494.80	\$1,355.78	\$1,080.90	\$1,757.52	\$1,461.80	\$1,207.19	\$1,524.54	\$1,437.85	\$4,273.14	\$5,286.26	
Family	Under 30	\$2,496.92	\$2,123.25	\$1,831.60	\$1,348.58	\$1,398.44	\$1,377.00	\$1,257.87	\$1,019.27	\$924.48	\$737.04	\$1,198.42	\$996.77	\$823.16	\$1,039.55	\$980.44	\$2,920.49	\$3,612.90	
	30-39	\$2,866.82	\$2,437.79	\$2,102.94	\$1,548.36	\$1,605.61	\$1,581.00	\$1,444.23	\$1,170.27	\$1,061.43	\$846.23	\$1,375.96	\$1,144.44	\$945.11	\$1,193.55	\$1,125.69	\$3,181.45	\$3,935.74	
	40-49	\$3,005.55	\$2,555.76	\$2,204.71	\$1,623.28	\$1,683.31	\$1,657.50	\$1,514.11	\$1,226.90	\$1,112.79	\$887.18	\$1,442.54	\$1,199.82	\$990.84	\$1,251.30	\$1,180.16	\$3,399.28	\$4,205.21	
	50-54	\$3,837.85	\$3,263.50	\$2,815.24	\$2,072.81	\$2,149.46	\$2,116.50	\$1,933.40	\$1,566.66	\$1,420.95	\$1,132.86	\$1,842.01	\$1,532.07	\$1,265.23	\$1,597.82	\$1,506.98	\$3,731.06	\$4,615.66	
	55-59	\$4,193.38	\$3,565.83	\$3,076.03	\$2,264.82	\$2,348.57	\$2,312.56	\$2,112.50	\$1,711.79	\$1,552.58	\$1,237.80	\$2,012.64	\$1,674.00	\$1,382.43	\$1,745.84	\$1,646.58	\$4,130.15	\$5,109.37	
	60-64	\$5,661.05	\$4,813.85	\$4,152.64	\$3,057.51	\$3,170.57	\$3,121.95	\$2,851.87	\$2,310.90	\$2,095.98	\$1,671.03	\$2,717.07	\$2,259.90	\$1,866.28	\$2,356.87	\$2,222.87	\$5,078.13	\$6,282.11	
	65+ MP	\$4,295.27	\$3,652.47	\$3,150.78	\$2,319.86	\$2,405.64	\$2,368.75	\$2,163.83	\$1,753.38	\$1,590.31	\$1,267.89	\$2,061.55	\$1,714.68	\$1,416.02	\$1,788.26	\$1,686.58	\$4,239.47	\$5,244.60	
	65+ MS	\$7,323.60	\$6,227.61	\$5,372.20	\$3,955.45	\$4,101.71	\$4,038.83	\$3,689.42	\$2,989.58	\$2,711.54	\$2,161.79	\$3,515.03	\$2,923.58	\$2,414.37	\$3,049.06	\$2,875.69	\$6,452.76	\$7,982.65	

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 8 - Alameda, Contra Costa, Marin, San Benito, San Francisco, Santa Clara (zips 950, 951), Sonoma

Family Size	Age																	
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
Pharmacy		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$736.37	\$626.17	\$540.16	\$397.71	\$412.42	\$406.10	\$370.96	\$300.59	\$259.01	\$217.36	\$353.43	\$293.96	\$242.76	\$306.58	\$289.14	\$784.89	\$970.97
	30-39	\$961.80	\$817.87	\$705.52	\$519.47	\$538.68	\$530.42	\$484.53	\$392.61	\$338.30	\$283.90	\$461.63	\$383.95	\$317.08	\$400.44	\$377.66	\$945.72	\$1,169.93
	40-49	\$1,168.29	\$993.45	\$856.99	\$630.99	\$654.32	\$644.30	\$588.55	\$476.90	\$410.93	\$344.85	\$560.73	\$466.38	\$385.15	\$486.40	\$458.73	\$1,068.66	\$1,322.02
	50-54	\$1,538.90	\$1,308.60	\$1,128.85	\$831.15	\$861.89	\$848.69	\$775.25	\$628.19	\$541.29	\$454.25	\$738.61	\$614.33	\$507.33	\$640.70	\$604.26	\$1,484.76	\$1,836.77
	55-59	\$2,077.41	\$1,766.52	\$1,523.87	\$1,122.00	\$1,163.50	\$1,145.67	\$1,046.53	\$848.01	\$730.71	\$613.20	\$997.08	\$829.30	\$684.86	\$864.91	\$815.71	\$1,825.17	\$2,257.88
	60-64	\$2,725.41	\$2,317.54	\$1,999.21	\$1,471.98	\$1,526.42	\$1,503.03	\$1,372.98	\$1,112.53	\$958.63	\$804.48	\$1,308.09	\$1,087.99	\$898.49	\$1,134.70	\$1,070.15	\$2,326.32	\$2,877.84
	65+ MP	\$1,939.04	\$1,648.86	\$1,422.37	\$1,047.27	\$1,086.00	\$1,069.36	\$976.83	\$791.53	\$682.04	\$572.36	\$930.67	\$774.07	\$639.25	\$807.30	\$761.38	\$1,709.64	\$2,114.96
	65+ MS	\$3,219.35	\$2,737.57	\$2,361.54	\$1,738.76	\$1,803.07	\$1,775.44	\$1,621.81	\$1,314.16	\$1,132.37	\$950.28	\$1,545.17	\$1,285.17	\$1,061.33	\$1,340.34	\$1,264.10	\$3,451.74	\$4,270.08
Employee and Spouse	Under 30	\$2,067.84	\$1,758.38	\$1,516.85	\$1,116.83	\$1,158.14	\$1,140.39	\$1,041.71	\$844.10	\$727.34	\$610.38	\$992.49	\$825.49	\$681.71	\$860.93	\$811.95	\$1,918.40	\$2,373.21
	30-39	\$2,404.47	\$2,044.64	\$1,763.78	\$1,298.65	\$1,346.68	\$1,326.04	\$1,211.30	\$981.51	\$845.74	\$709.74	\$1,154.06	\$959.87	\$792.69	\$1,001.08	\$944.13	\$2,142.36	\$2,650.26
	40-49	\$2,404.47	\$2,044.64	\$1,763.79	\$1,298.65	\$1,346.67	\$1,326.04	\$1,211.30	\$981.52	\$845.74	\$709.74	\$1,154.05	\$959.87	\$792.68	\$1,001.07	\$944.12	\$2,395.52	\$2,963.45
	50-54	\$3,510.51	\$2,985.15	\$2,575.11	\$1,896.01	\$1,966.13	\$1,936.01	\$1,768.49	\$1,433.01	\$1,234.78	\$1,036.23	\$1,684.91	\$1,401.40	\$1,157.31	\$1,461.56	\$1,378.43	\$2,970.11	\$3,674.26
	55-59	\$4,328.01	\$3,680.31	\$3,174.78	\$2,337.54	\$2,423.99	\$2,386.85	\$2,180.31	\$1,766.71	\$1,522.33	\$1,277.53	\$2,077.28	\$1,727.74	\$1,426.82	\$1,801.92	\$1,699.42	\$3,515.39	\$4,348.81
	60-64	\$5,356.26	\$4,554.67	\$3,929.05	\$2,892.89	\$2,999.88	\$2,953.91	\$2,698.32	\$2,186.45	\$1,884.00	\$1,581.05	\$2,570.80	\$2,138.23	\$1,765.80	\$2,230.03	\$2,103.17	\$4,372.33	\$5,408.91
	65+ MP	\$3,878.12	\$3,297.75	\$2,844.77	\$2,094.56	\$2,172.02	\$2,138.74	\$1,953.68	\$1,583.07	\$1,364.09	\$1,144.73	\$1,861.35	\$1,548.15	\$1,278.51	\$1,614.61	\$1,522.77	\$3,419.19	\$4,229.81
	65+ MS	\$7,545.00	\$6,415.87	\$5,534.59	\$4,075.02	\$4,225.74	\$4,160.99	\$3,800.94	\$3,079.91	\$2,653.87	\$2,227.11	\$3,621.32	\$3,011.98	\$2,487.37	\$3,141.28	\$2,962.59	\$5,696.75	\$7,047.33
Employee and Dependents	Under 30	\$1,827.41	\$1,553.93	\$1,340.49	\$986.98	\$1,023.48	\$1,007.80	\$920.59	\$745.96	\$642.77	\$539.41	\$877.09	\$729.51	\$602.44	\$760.82	\$717.54	\$1,874.58	\$2,319.00
	30-39	\$2,019.72	\$1,717.47	\$1,481.55	\$1,090.85	\$1,131.19	\$1,113.85	\$1,017.48	\$824.46	\$710.41	\$596.18	\$969.39	\$806.28	\$665.85	\$840.90	\$793.06	\$2,080.25	\$2,573.44
	40-49	\$1,971.65	\$1,676.59	\$1,446.29	\$1,064.88	\$1,104.26	\$1,087.35	\$993.26	\$804.84	\$693.50	\$581.98	\$946.31	\$787.08	\$650.00	\$820.87	\$774.17	\$2,174.38	\$2,689.88
	50-54	\$2,308.28	\$1,962.84	\$1,693.22	\$1,246.69	\$1,292.80	\$1,272.99	\$1,162.84	\$942.25	\$811.91	\$681.35	\$1,107.88	\$921.47	\$760.97	\$961.02	\$906.36	\$2,357.63	\$2,916.58
	55-59	\$2,534.25	\$2,155.00	\$1,858.99	\$1,368.74	\$1,419.37	\$1,397.61	\$1,276.67	\$1,034.50	\$891.40	\$748.05	\$1,216.35	\$1,011.67	\$835.47	\$1,055.11	\$995.09	\$2,563.83	\$3,171.66
	60-64	\$3,355.22	\$2,853.10	\$2,461.21	\$1,812.14	\$1,879.16	\$1,850.36	\$1,690.26	\$1,369.62	\$1,180.16	\$990.39	\$1,610.38	\$1,339.41	\$1,106.12	\$1,396.92	\$1,317.45	\$3,184.46	\$3,939.43
	65+ MP	\$2,527.95	\$2,149.64	\$1,854.36	\$1,365.34	\$1,415.83	\$1,394.14	\$1,273.50	\$1,031.93	\$889.18	\$746.19	\$1,213.32	\$1,009.16	\$833.40	\$1,052.49	\$992.62	\$2,656.20	\$3,285.92
	65+ MS	\$3,808.33	\$3,238.41	\$2,793.58	\$2,056.87	\$2,132.94	\$2,100.26	\$1,918.52	\$1,554.58	\$1,339.54	\$1,124.13	\$1,827.86	\$1,520.29	\$1,255.50	\$1,585.56	\$1,495.37	\$4,401.32	\$5,444.79
Family	Under 30	\$2,596.82	\$2,208.20	\$1,904.89	\$1,402.53	\$1,454.41	\$1,432.12	\$1,308.20	\$1,060.04	\$913.40	\$766.52	\$1,246.38	\$1,036.66	\$856.10	\$1,081.16	\$1,019.66	\$3,008.10	\$3,721.25
	30-39	\$2,981.53	\$2,535.34	\$2,187.08	\$1,610.32	\$1,669.87	\$1,644.28	\$1,502.01	\$1,217.07	\$1,048.72	\$880.08	\$1,431.02	\$1,190.23	\$982.93	\$1,241.33	\$1,170.72	\$3,276.89	\$4,053.77
	40-49	\$3,125.81	\$2,658.02	\$2,292.92	\$1,688.24	\$1,750.67	\$1,723.85	\$1,574.69	\$1,275.97	\$1,099.47	\$922.67	\$1,500.27	\$1,247.82	\$1,030.49	\$1,301.39	\$1,227.36	\$3,501.24	\$4,331.32
	50-54	\$3,991.41	\$3,394.09	\$2,927.88	\$2,155.74	\$2,235.47	\$2,201.22	\$2,010.75	\$1,629.32	\$1,403.93	\$1,178.18	\$1,915.72	\$1,593.38	\$1,315.85	\$1,661.78	\$1,567.25	\$3,842.98	\$4,754.07
	55-59	\$4,361.16	\$3,708.50	\$3,199.10	\$2,355.44	\$2,442.56	\$2,405.13	\$2,197.01	\$1,780.25	\$1,533.99	\$1,287.31	\$2,093.19	\$1,740.98	\$1,437.75	\$1,615.72	\$1,712.44	\$4,254.05	\$5,262.59
	60-64	\$5,887.55	\$5,006.46	\$4,318.78	\$3,179.84	\$3,297.45	\$3,246.92	\$2,965.97	\$2,403.33	\$2,070.88	\$1,737.87	\$2,825.80	\$2,350.32	\$1,940.96	\$2,451.23	\$2,311.78	\$5,230.47	\$6,470.50
	65+ MP	\$4,467.13	\$3,798.62	\$3,276.84	\$2,412.68	\$2,501.91	\$2,463.58	\$2,250.40	\$1,823.51	\$1,571.27	\$1,318.60	\$2,144.06	\$1,783.29	\$1,472.69	\$1,859.85	\$1,754.05	\$4,366.64	\$5,401.88
	65+ MS	\$7,616.63	\$6,476.78	\$5,587.14	\$4,113.71	\$4,265.86	\$4,200.49	\$3,837.02	\$3,109.15	\$2,679.06	\$2,248.26	\$3,655.70	\$3,040.57	\$2,510.99	\$3,171.10	\$2,990.72	\$6,646.33	\$8,222.04

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 9 - Alpine^{*}, Amador(zip 95644^{*}), Butte^{*}, Calaveras^{*}, Colusa^{*}, Del Norte (zips 95538^{*}, 95548^{*}), Glenn^{*}, Humboldt^{*}, Imperial, Inyo^{*}, Lake^{*}, Lassen^{*}, Mariposa^{*}, Mendocino^{*}, Modoc^{*}, Mono^{*}, Monterey(zips 93426^{*}, 93450^{*}), Napa, Nevada (zips 96160-96162 all products are available), Plumas^{*}, San Bernardino(zips 922), San Luis Obispo, San Mateo, Santa Barbara, Santa Clara (zips 940, 943), Santa Cruz, Shasta^{*}, Sierra^{*}, Siskiyou^{*}, Solano, Tehama^{*}, Trinity^{*}, Tuolumne

Family Size	Age	Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$10,000	MC HSA	MC HSA	MC HSA	MC HRA	MC HRA	PPO \$500	Aetna
			90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	100/50	HDHP \$3,000	HDHP \$2,000	HDHP \$3,500	80/50	80/50	90/70	Indemnity
			Deductible	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
			Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
Category		Pharmacy	Coinurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
				\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30			\$685.51	\$582.92	\$502.86	\$370.24	\$383.94	\$378.05	\$345.34	\$271.44	\$253.81	\$202.35	\$329.02	\$273.66	\$226.00	\$300.42	\$269.17	\$793.13
	30-39			\$895.37	\$761.38	\$656.81	\$483.59	\$501.48	\$493.79	\$451.06	\$354.54	\$331.51	\$264.30	\$429.75	\$357.44	\$295.19	\$392.39	\$351.57	\$955.65
	40-49			\$1,087.59	\$924.83	\$797.81	\$587.40	\$609.14	\$599.79	\$547.90	\$430.65	\$402.68	\$321.04	\$522.01	\$434.17	\$358.56	\$476.63	\$427.05	\$1,079.88
	50-54			\$1,432.61	\$1,218.21	\$1,050.90	\$773.74	\$802.37	\$790.07	\$721.71	\$567.27	\$530.42	\$422.88	\$687.60	\$571.91	\$472.30	\$627.83	\$562.52	\$1,500.35
	55-59			\$1,933.92	\$1,644.50	\$1,418.64	\$1,044.50	\$1,083.15	\$1,066.53	\$974.26	\$765.77	\$716.04	\$570.86	\$928.21	\$772.04	\$637.58	\$847.53	\$759.37	\$1,844.33
	60-64			\$2,537.17	\$2,157.47	\$1,861.16	\$1,370.31	\$1,421.02	\$1,399.22	\$1,278.15	\$1,004.64	\$939.39	\$748.93	\$1,217.75	\$1,012.85	\$836.46	\$1,111.90	\$996.24	\$2,350.74
	65+ MP			\$1,805.11	\$1,534.97	\$1,324.15	\$974.93	\$1,011.01	\$995.50	\$909.36	\$714.77	\$668.34	\$532.84	\$866.39	\$720.61	\$595.11	\$791.08	\$708.79	\$1,727.59
	65+ MS			\$2,997.00	\$2,548.48	\$2,198.47	\$1,618.66	\$1,678.56	\$1,652.81	\$1,509.80	\$1,186.72	\$1,109.64	\$884.66	\$1,438.45	\$1,196.42	\$988.06	\$1,313.41	\$1,176.79	\$3,487.98
Employee and Spouse	Under 30			\$1,925.02	\$1,636.93	\$1,412.11	\$1,039.69	\$1,078.16	\$1,061.62	\$969.77	\$762.25	\$712.74	\$568.23	\$923.94	\$768.48	\$634.64	\$843.63	\$755.87	\$1,938.54
	30-39			\$2,238.39	\$1,903.41	\$1,641.99	\$1,208.95	\$1,253.68	\$1,234.45	\$1,127.64	\$886.33	\$828.76	\$660.74	\$1,074.35	\$893.58	\$737.96	\$980.96	\$878.92	\$2,164.85
	40-49			\$2,238.39	\$1,903.41	\$1,641.99	\$1,208.94	\$1,253.68	\$1,234.44	\$1,127.64	\$886.33	\$828.76	\$660.74	\$1,074.35	\$893.58	\$737.96	\$980.96	\$878.92	\$2,420.67
	50-54			\$3,268.05	\$2,778.96	\$2,397.30	\$1,765.05	\$1,830.36	\$1,802.29	\$1,646.35	\$1,294.04	\$1,209.99	\$964.67	\$1,568.54	\$1,304.63	\$1,077.41	\$1,432.20	\$1,283.22	\$3,001.29
	55-59			\$4,029.07	\$3,426.10	\$2,955.55	\$2,176.08	\$2,256.60	\$2,221.98	\$2,029.74	\$1,595.38	\$1,491.77	\$1,189.31	\$1,933.81	\$1,608.44	\$1,328.31	\$1,765.71	\$1,582.04	\$3,552.29
	60-64			\$4,986.31	\$4,240.08	\$3,657.74	\$2,693.07	\$2,792.73	\$2,749.89	\$2,511.95	\$1,974.42	\$1,846.18	\$1,471.87	\$2,393.25	\$1,990.56	\$1,643.90	\$2,185.22	\$1,957.91	\$4,418.23
	65+ MP			\$3,610.26	\$3,069.97	\$2,648.33	\$1,949.88	\$2,022.04	\$1,991.02	\$1,818.74	\$1,429.55	\$1,336.70	\$1,065.69	\$1,732.80	\$1,441.24	\$1,190.23	\$1,582.17	\$1,417.59	\$3,455.09
	65+ MS			\$7,023.88	\$5,972.72	\$5,152.41	\$3,793.56	\$3,933.93	\$3,873.58	\$3,538.43	\$2,781.24	\$2,600.59	\$2,073.32	\$3,371.21	\$2,803.98	\$2,315.65	\$3,078.16	\$2,757.97	\$5,756.56
Employee and Dependents	Under 30			\$1,701.19	\$1,446.60	\$1,247.92	\$918.81	\$952.80	\$938.19	\$857.01	\$673.62	\$629.87	\$502.16	\$816.51	\$679.13	\$560.85	\$745.54	\$667.99	\$1,894.26
	30-39			\$1,880.23	\$1,598.85	\$1,379.26	\$1,015.50	\$1,053.08	\$1,036.93	\$947.20	\$744.51	\$696.15	\$555.01	\$902.45	\$750.60	\$619.88	\$824.00	\$738.28	\$2,102.09
	40-49			\$1,835.47	\$1,560.78	\$1,346.42	\$991.32	\$1,028.01	\$1,012.23	\$924.66	\$726.78	\$679.58	\$541.80	\$880.96	\$732.73	\$605.12	\$804.38	\$720.71	\$2,197.21
	50-54			\$2,148.85	\$1,827.26	\$1,576.30	\$1,160.58	\$1,203.52	\$1,185.07	\$1,082.53	\$850.88	\$795.61	\$634.30	\$1,031.37	\$857.84	\$708.43	\$941.72	\$843.76	\$2,382.39
	55-59			\$2,359.21	\$2,006.14	\$1,730.61	\$1,274.20	\$1,321.35	\$1,301.07	\$1,188.51	\$934.17	\$873.50	\$696.40	\$1,132.33	\$941.82	\$777.79	\$1,033.91	\$926.36	\$2,590.74
	60-64			\$3,123.48	\$2,656.04	\$2,291.25	\$1,686.97	\$1,749.40	\$1,722.56	\$1,573.52	\$1,236.80	\$1,156.47	\$922.00	\$1,499.16	\$1,246.91	\$1,029.76	\$1,368.85	\$1,226.46	\$3,217.89
	65+ MP			\$2,353.34	\$2,001.16	\$1,726.31	\$1,271.03	\$1,318.06	\$1,297.84	\$1,185.54	\$931.85	\$871.32	\$694.67	\$1,129.52	\$939.47	\$775.85	\$1,031.34	\$924.06	\$2,684.08
	65+ MS			\$3,545.30	\$3,014.72	\$2,600.68	\$1,914.79	\$1,985.65	\$1,955.19	\$1,786.02	\$1,403.83	\$1,312.65	\$1,046.51	\$1,701.61	\$1,415.30	\$1,168.82	\$1,553.70	\$1,392.08	\$4,447.53
Family	Under 30			\$2,417.46	\$2,055.68	\$1,773.35	\$1,305.66	\$1,353.97	\$1,333.20	\$1,217.85	\$957.24	\$895.07	\$713.59	\$1,160.30	\$965.07	\$796.99	\$1,059.44	\$949.23	\$3,039.68
	30-39			\$2,775.60	\$2,360.22	\$2,036.06	\$1,499.09	\$1,554.56	\$1,530.71	\$1,398.26	\$1,099.05	\$1,027.66	\$819.31	\$1,332.19	\$1,108.04	\$915.07	\$1,216.39	\$1,089.85	\$3,311.29
	40-49			\$2,909.91	\$2,474.43	\$2,134.58	\$1,571.62	\$1,629.78	\$1,604.77	\$1,465.93	\$1,152.23	\$1,077.39	\$858.95	\$1,396.66	\$1,161.65	\$959.34	\$1,275.25	\$1,142.59	\$3,538.00
	50-54			\$3,715.73	\$3,159.65	\$2,725.70	\$2,006.84	\$2,081.10	\$2,049.18	\$1,871.88	\$1,471.31	\$1,375.75	\$1,096.82	\$1,783.42	\$1,483.35	\$1,225.00	\$1,628.39	\$1,459.00	\$3,883.33
	55-59			\$4,059.93	\$3,452.34	\$2,978.19	\$2,192.75	\$2,273.89	\$2,239.00	\$2,045.28	\$1,607.60	\$1,503.20	\$1,198.42	\$1,948.62	\$1,620.76	\$1,338.49	\$1,779.24	\$1,594.16	\$4,298.71
	60-64			\$5,480.91	\$4,660.66	\$4,020.56	\$2,960.21	\$3,069.75	\$3,022.65	\$2,761.12	\$2,170.27	\$2,029.31	\$1,617.87	\$2,630.64	\$2,188.01	\$1,806.96	\$2,401.97	\$2,152.12	\$5,285.38
	65+ MP			\$4,158.59	\$3,536.24	\$3,050.56	\$2,246.03	\$2,329.15	\$2,293.41	\$2,094.98	\$1,646.67	\$1,539.72	\$1,227.54	\$1,995.98	\$1,660.13	\$1,371.01	\$1,822.48	\$1,632.90	\$4,412.49
	65+ MS			\$7,090.56	\$6,029.42	\$5,201.33	\$3,829.57	\$3,971.28	\$3,910.36	\$3,572.02	\$2,807.64	\$2,625.28	\$2,093.01	\$3,403.21	\$2,830.60	\$2,337.63	\$3,107.39	\$2,784.15	\$6,716.11

* Indemnity Only

Family Size	Age																	
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
		Deductible \$250/\$250 90/70%	Deductible \$250/\$250 80/60%	Deductible \$500/\$500 80/60%	Deductible \$1000 70/50%	Deductible \$750 80/50%	Deductible \$1000/\$1000 80/50%	Deductible \$2000/\$2000 80/50%	Deductible \$2500 75/50%	Deductible \$3500 65/50%	Deductible \$10,000 100/50%	Deductible \$3000/\$3000 90/50%	Deductible \$2000 80/50%	Deductible \$3500 80/50%	Deductible \$3000 80/50%	Deductible \$5000 80/50%	Deductible \$500/\$500 90/70%	Deductible \$500 80%
	Coinurance \$3000/\$6000	Coinurance \$3500/\$7000	Coinurance \$4000/\$8000	Coinurance \$5000/\$10,000	Coinurance \$5000/\$10,000	Coinurance \$5000/\$10,000	Coinurance \$5000/\$10,000	Coinurance \$5000/\$10,000	Coinurance \$5000/\$10,000	Coinurance \$0/unlimited	Coinurance \$2500/\$5000	Coinurance \$3500/\$7000	Coinurance \$2000/\$4000	Coinurance \$1500/\$3000	Coinurance \$2000/\$4000	Coinurance \$4000/\$8000	Coinurance \$3500	
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$712.94	\$606.25	\$522.98	\$385.06	\$399.30	\$393.18	\$359.16	\$302.06	\$250.77	\$210.45	\$342.18	\$284.61	\$235.04	\$312.44	\$279.94	\$816.93	\$1,010.61
	30-39	\$931.20	\$791.85	\$683.09	\$502.94	\$521.54	\$513.55	\$469.11	\$394.53	\$327.54	\$274.88	\$446.94	\$371.74	\$307.00	\$408.09	\$365.64	\$984.33	\$1,217.69
	40-49	\$1,131.11	\$961.84	\$829.73	\$610.92	\$633.51	\$623.80	\$569.82	\$479.23	\$397.86	\$333.89	\$542.88	\$451.55	\$372.90	\$495.70	\$444.14	\$1,112.29	\$1,375.99
	50-54	\$1,489.93	\$1,266.97	\$1,092.95	\$804.72	\$834.47	\$821.69	\$750.59	\$631.26	\$524.07	\$439.81	\$715.10	\$594.79	\$491.20	\$652.95	\$585.03	\$1,545.37	\$1,911.75
	55-59	\$2,011.31	\$1,710.32	\$1,475.40	\$1,086.31	\$1,126.48	\$1,109.22	\$1,013.24	\$852.16	\$707.46	\$593.71	\$965.34	\$802.93	\$663.08	\$881.44	\$789.75	\$1,899.68	\$2,350.06
	60-64	\$2,638.69	\$2,243.82	\$1,935.62	\$1,425.16	\$1,477.87	\$1,455.21	\$1,329.30	\$1,117.97	\$928.14	\$778.91	\$1,266.46	\$1,053.38	\$869.92	\$1,156.38	\$1,036.10	\$2,421.28	\$2,995.33
	65+ MP	\$1,877.34	\$1,596.40	\$1,377.13	\$1,013.96	\$1,051.45	\$1,035.34	\$945.76	\$795.40	\$660.34	\$554.17	\$901.04	\$749.45	\$618.92	\$822.73	\$737.15	\$1,779.43	\$2,201.31
	65+ MS	\$3,116.92	\$2,650.48	\$2,286.43	\$1,683.45	\$1,745.71	\$1,718.95	\$1,570.22	\$1,320.58	\$1,096.35	\$920.07	\$1,495.99	\$1,244.29	\$1,027.58	\$1,365.96	\$1,223.88	\$3,592.65	\$4,444.40
	Employee and Spouse	Under 30	\$2,002.05	\$1,702.45	\$1,468.61	\$1,081.31	\$1,121.30	\$1,104.11	\$1,008.58	\$848.23	\$704.20	\$590.98	\$960.90	\$799.23	\$660.03	\$877.38	\$786.12	\$1,996.72
30-39		\$2,327.96	\$1,979.59	\$1,707.69	\$1,257.33	\$1,303.83	\$1,283.85	\$1,172.76	\$986.31	\$818.84	\$687.19	\$1,117.33	\$929.34	\$767.48	\$1,020.21	\$914.09	\$2,229.81	\$2,758.46
40-49		\$2,327.96	\$1,979.58	\$1,707.68	\$1,257.34	\$1,303.84	\$1,283.85	\$1,172.76	\$986.31	\$818.84	\$687.18	\$1,117.32	\$929.34	\$767.47	\$1,020.21	\$914.09	\$2,493.32	\$3,084.44
50-54		\$3,398.81	\$2,890.19	\$2,493.22	\$1,835.71	\$1,903.59	\$1,874.42	\$1,712.23	\$1,440.02	\$1,195.50	\$1,003.28	\$1,631.28	\$1,356.83	\$1,120.51	\$1,489.50	\$1,334.56	\$3,091.35	\$3,824.26
55-59		\$4,190.30	\$3,563.22	\$3,073.80	\$2,263.18	\$2,346.88	\$2,310.91	\$2,110.95	\$1,775.36	\$1,473.90	\$1,236.92	\$2,011.16	\$1,672.79	\$1,381.44	\$1,836.36	\$1,645.34	\$3,658.90	\$4,526.35
60-64		\$5,185.83	\$4,409.78	\$3,804.08	\$2,800.87	\$2,904.46	\$2,859.93	\$2,612.48	\$2,197.15	\$1,824.07	\$1,530.79	\$2,488.97	\$2,070.21	\$1,709.65	\$2,272.64	\$2,036.25	\$4,550.81	\$5,629.73
65+ MP		\$3,754.72	\$3,192.83	\$2,754.29	\$2,027.93	\$2,102.92	\$2,070.70	\$1,891.53	\$1,590.81	\$1,320.69	\$1,108.35	\$1,802.10	\$1,498.91	\$1,237.85	\$1,645.48	\$1,474.31	\$3,558.77	\$4,402.50
65+ MS		\$7,304.93	\$6,211.77	\$5,358.56	\$3,945.40	\$4,091.31	\$4,028.60	\$3,680.03	\$3,094.97	\$2,569.44	\$2,156.31	\$3,506.05	\$2,916.17	\$2,408.27	\$3,201.32	\$2,868.33	\$5,929.30	\$7,335.03
Employee and Dependents		Under 30	\$1,769.27	\$1,504.50	\$1,297.85	\$955.58	\$990.92	\$975.73	\$891.31	\$749.61	\$622.32	\$522.26	\$849.17	\$706.30	\$583.29	\$775.37	\$694.71	\$1,951.11
	30-39	\$1,955.46	\$1,662.83	\$1,434.44	\$1,056.15	\$1,095.20	\$1,078.42	\$985.11	\$828.49	\$687.82	\$577.23	\$938.54	\$780.63	\$644.68	\$856.97	\$767.82	\$2,165.18	\$2,678.49
	40-49	\$1,908.91	\$1,623.24	\$1,400.29	\$1,031.01	\$1,069.14	\$1,052.75	\$961.66	\$808.77	\$671.44	\$563.49	\$916.19	\$762.05	\$629.32	\$836.56	\$749.55	\$2,263.15	\$2,799.70
	50-54	\$2,234.83	\$1,900.39	\$1,639.37	\$1,207.04	\$1,251.67	\$1,232.49	\$1,125.85	\$946.86	\$786.08	\$659.69	\$1,072.62	\$892.16	\$736.78	\$979.39	\$877.52	\$2,453.87	\$3,035.64
	55-59	\$2,453.62	\$2,086.44	\$1,799.86	\$1,325.20	\$1,374.21	\$1,353.15	\$1,236.06	\$1,039.56	\$863.04	\$724.27	\$1,177.63	\$979.50	\$808.90	\$1,075.28	\$963.42	\$2,668.49	\$3,301.15
	60-64	\$3,248.46	\$2,762.34	\$2,382.92	\$1,754.50	\$1,819.39	\$1,791.49	\$1,636.49	\$1,376.32	\$1,142.62	\$958.91	\$1,559.12	\$1,296.81	\$1,070.95	\$1,423.61	\$1,275.53	\$3,314.45	\$4,100.26
	65+ MP	\$2,447.51	\$2,081.24	\$1,795.38	\$1,321.91	\$1,370.79	\$1,349.78	\$1,233.00	\$1,036.97	\$860.89	\$722.48	\$1,174.70	\$977.07	\$806.89	\$1,072.60	\$961.03	\$2,764.63	\$3,420.08
	65+ MS	\$3,687.16	\$3,135.38	\$2,704.73	\$1,991.44	\$2,065.09	\$2,033.43	\$1,857.49	\$1,562.18	\$1,296.93	\$1,088.40	\$1,769.68	\$1,471.93	\$1,215.57	\$1,615.86	\$1,447.79	\$4,581.00	\$5,667.06
	Family	Under 30	\$2,514.20	\$2,137.95	\$1,844.30	\$1,357.92	\$1,408.14	\$1,386.56	\$1,266.59	\$1,065.22	\$884.35	\$742.16	\$1,206.70	\$1,003.68	\$828.87	\$1,101.83	\$987.21	\$3,130.89
30-39		\$2,886.66	\$2,454.68	\$2,117.53	\$1,559.09	\$1,616.75	\$1,591.97	\$1,454.22	\$1,223.03	\$1,015.36	\$852.11	\$1,385.48	\$1,152.37	\$951.67	\$1,265.06	\$1,133.46	\$3,410.66	\$4,219.26
40-49		\$3,026.34	\$2,573.46	\$2,219.99	\$1,634.54	\$1,694.98	\$1,669.00	\$1,524.59	\$1,282.21	\$1,064.49	\$893.34	\$1,452.51	\$1,208.14	\$997.72	\$1,326.27	\$1,188.31	\$3,644.18	\$4,508.14
50-54		\$3,864.41	\$3,286.11	\$2,834.76	\$2,087.18	\$2,164.36	\$2,131.19	\$1,946.79	\$1,637.28	\$1,359.27	\$1,140.72	\$1,854.75	\$1,542.70	\$1,274.01	\$1,693.55	\$1,517.38	\$3,999.86	\$4,948.15
55-59		\$4,222.39	\$3,590.52	\$3,097.35	\$2,280.52	\$2,364.85	\$2,328.61	\$2,127.12	\$1,788.96	\$1,485.19	\$1,246.39	\$2,026.56	\$1,685.61	\$1,392.02	\$1,850.43	\$1,657.94	\$4,427.71	\$5,477.44
60-64		\$5,700.22	\$4,847.20	\$4,181.42	\$3,078.70	\$3,192.56	\$3,143.62	\$2,871.62	\$2,415.09	\$2,005.00	\$1,682.63	\$2,735.86	\$2,275.56	\$1,879.24	\$2,498.07	\$2,238.23	\$5,443.98	\$6,734.66
65+ MP		\$4,324.99	\$3,677.77	\$3,172.62	\$2,335.94	\$2,422.32	\$2,385.20	\$2,178.82	\$1,832.43	\$1,521.28	\$1,276.68	\$2,075.81	\$1,726.57	\$1,425.86	\$1,895.39	\$1,698.24	\$4,544.89	\$5,622.42
65+ MS		\$7,374.28	\$6,270.74	\$5,409.44	\$3,982.86	\$4,130.15	\$4,066.85	\$3,714.97	\$3,124.35	\$2,593.84	\$2,176.78	\$3,539.34	\$2,943.86	\$2,431.14	\$3,231.71	\$2,895.56	\$6,917.65	\$8,557.70

	A	B	C	D	E	F	G	H	I	J	K
1	California Rate Filing Spreadsheet, v. 1										
2	Company Name:	Aetna Life Insurance Company									
3	Company ID number:	40733									
4	SERFF ID number for this filing:	AETN-127095426									
5	Policy Form Number	Product Name	Open or closed?	Enrollment	Insured months in each policy form	Experience Period on Which Rates are Based	Period for which rates are to be effective	Total premium earned during the experience period on which the rates are based	Total dollar amount of claims incurred during the experience period on which the rates are based	Average rate increase (weighted average)	Comments
6											
7	GR-29N, GR-9N	MC (Managed Choice) - CARA01	Open	19,493	226,561	10/1/09-9/30/10	7/1/11-9/30/11	\$64,819,117	\$51,028,518	3.2%	
8	GR-29N, GR-9N	MC (Managed Choice) - CARA02	Open	13,318	158,493	10/1/09-9/30/10	7/1/11-9/30/11	\$48,997,041	\$42,927,247	3.9%	
9	GR-29N, GR-9N	MC (Managed Choice) - CARA03	Open	12,226	137,178	10/1/09-9/30/10	7/1/11-9/30/11	\$45,734,477	\$36,449,244	3.1%	
10	GR-29N, GR-9N	MC (Managed Choice) - CARA04	Open	3,952	48,099	10/1/09-9/30/10	7/1/11-9/30/11	\$22,565,484	\$18,522,819	4.0%	
11	GR-29N, GR-9N	MC (Managed Choice) - CARA05	Open	5,826	64,376	10/1/09-9/30/10	7/1/11-9/30/11	\$17,447,473	\$14,063,340	3.4%	
12	GR-29N, GR-9N	MC (Managed Choice) - CARA06	Open	9,655	101,203	10/1/09-9/30/10	7/1/11-9/30/11	\$22,329,754	\$18,135,835	3.0%	
13	GR-29N, GR-9N	MC (Managed Choice) - CARA07	Open	12,391	131,197	10/1/09-9/30/10	7/1/11-9/30/11	\$30,510,220	\$30,822,349	7.3%	
14	GR-29N, GR-9N	MC (Managed Choice) - CARA08	Open	8,147	82,472	10/1/09-9/30/10	7/1/11-9/30/11	\$25,099,204	\$24,674,219	4.0%	
15	GR-29N, GR-9N	MC (Managed Choice) - CARA09	Open	8,238	101,577	10/1/09-9/30/10	7/1/11-9/30/11	\$29,786,061	\$33,998,508	4.4%	
16	GR-29N, GR-9N	MC (Managed Choice) - Total		93,246	1,051,156	10/1/09-9/30/10	7/1/11-9/30/11	\$307,288,832	\$270,622,078	4.0%	
17											
18	GR-29N, GR-9N	PPO - CARA01	Open	137	3,124	10/1/09-9/30/10	7/1/11-9/30/11	\$1,593,212	\$1,024,217	3.0%	
19	GR-29N, GR-9N	PPO - CARA02	Open	50	1,255	10/1/09-9/30/10	7/1/11-9/30/11	\$547,490	\$294,352	3.0%	
20	GR-29N, GR-9N	PPO - CARA03	Open	22	767	10/1/09-9/30/10	7/1/11-9/30/11	\$469,940	\$190,859	3.0%	
21	GR-29N, GR-9N	PPO - CARA04	Open	97	1,651	10/1/09-9/30/10	7/1/11-9/30/11	\$956,433	\$902,950	3.0%	
22	GR-29N, GR-9N	PPO - CARA05	Open	39	960	10/1/09-9/30/10	7/1/11-9/30/11	\$440,843	\$329,794	3.0%	
23	GR-29N, GR-9N	PPO - CARA06	Open	20	196	10/1/09-9/30/10	7/1/11-9/30/11	\$100,340	\$30,469	3.0%	
24	GR-29N, GR-9N	PPO - CARA07	Open	13	359	10/1/09-9/30/10	7/1/11-9/30/11	\$236,097	\$206,560	3.0%	
25	GR-29N, GR-9N	PPO - CARA08	Open	347	5,018	10/1/09-9/30/10	7/1/11-9/30/11	\$2,975,409	\$1,609,458	3.0%	
26	GR-29N, GR-9N	PPO - CARA09	Open	44	1,190	10/1/09-9/30/10	7/1/11-9/30/11	\$828,815	\$392,051	3.0%	
27	GR-29N, GR-9N	PPO - Total		769	14,520	10/1/09-9/30/10	7/1/11-9/30/11	\$8,148,579	\$4,980,710	3.0%	

DEPARTMENT OF INSURANCE

Legal Division

45 Fremont Street, 24th Floor
San Francisco CA 94105



**California Plain-Language
Rate Filing Description**
[for Web site posting, Health & Safety
Code 1385.07(d), Insurance Code 10181.7(d)]

Company Name:

Aetna Life Insurance Company

SERFF Tracking Number

AETN-127095426

Department File Number: (will be completed by Department)

1. Justification for any unreasonable rate increases.

(Include all information as to why the rate increase is justified. Attach supporting documentation to this PDF file.)

No unreasonable rate increases. See Independent Certification.

2) Overall annual medical trend factor assumptions for all benefits

The overall California SG medical trend factor is 11.41%.

3) Actual Costs by Aggregate Benefit Category

Hospital Inpatient	Dollar Cost: \$97,256,535
	Cost as Percentage of Medicare: n/a
Hospital Outpatient (including ER)	Dollar Cost: \$39,307,378
	Cost as Percentage of Medicare: n/a
Physician/other professional services	Dollar Cost: \$65,497,751
	Cost as Percentage of Medicare: n/a
Prescription Drug	Dollar Cost: \$36,631,012
	Cost as Percentage of Average Wholesale Price: n/a
Laboratory (other than inpatient)	Dollar Cost: \$14,466,793
	Cost as Percentage of Medicare: n/a

Radiology (other than inpatient)	Dollar Cost: \$18,593,157
	Cost as Percentage of Medicare: n/a
Other (describe)	Dollar Cost and Description: \$17,428,459 Includes Medical Pharmacy & State Assessments

4) Amount of Projected Trend, by Aggregate Benefit Category, Attributable to Use of Services, Price Inflation, Fees and Risk

Hospital Inpatient	Trend attributable to use of services: 2.5%
	Trend attributable to price inflation: 9.9%
	Trend attributable to fees and risk: n/a
Hospital Outpatient (including ER)	Trend attributable to use of services: 4.4%
	Trend attributable to price inflation: 9.7%
	Trend attributable to fees and risk: n/a

Physician/other professional services	Trend attributable to use of services: 2.1%
	Trend attributable to price inflation: 7.5%
	Trend attributable to fees and risk: n/a
Prescription Drug	Trend attributable to use of services: 2.8%
	Trend attributable to price inflation: 8.6%
	Trend attributable to fees and risk: n/a
Laboratory (other than inpatient)	Trend attributable to use of services: 2.1%
	Trend attributable to price inflation: 7.3%
	Trend attributable to fees and risk: n/a
Radiology (other than inpatient)	Trend attributable to use of services: 2.2%
	Trend attributable to price inflation: 8.9%
	Trend attributable to fees and risk: n/a
Other (describe)	n/a

5) Other Information

Complete and submit the CA Plain Language Spreadsheet.

#630302v7

	A	B	C	D	E	F	G	H	I
1	CA PLAIN LANGUAGE SPREADSHEET v. 1								
2	Company Name:		Aetna Life Insurance Company						
3	Company ID number for this filing:		40733						
4	SERFF ID number for this filing:		AETN-127095426						
5			For the expense period on which the rates are based, premium attributed to:						
6	Policy Form Numbers	Marketing Names	Medical Costs prior to rate increase	Medical Costs after rate increase	Administrative costs prior to rate increase	Administrative costs after rate increase	Profit/margin projected prior to rate increase	Profit/margin projected after rate increase	Comments
7									
8	GR-29N, GR-9N	MC (Managed Choice) & PPO	\$337,870,177	\$337,870,177	\$67,681,547	\$69,717,364	\$0	\$0	This block is running a loss.